"All the News That's Fit to Print."

The New York Times.

THE WEATHER.
Fair today and Saturday; moderate temperature; west winds.
Temperature yesterday—Max. 50; Min. 42.
☞ For weather report see next to last page.

VOL. LXXI....No. 23,295. NEW YORK, FRIDAY, NOVEMBER 4, 1921. TWO CENTS In Greater New York | THREE CENTS Within 200 Miles | FOUR CENTS Elsewhere

HARVEY DECLARES WE BAR ALLIANCE WITH ANY NATION

Envoy Warns Against Suggestion That America May Join Britain and France.

CALLS DERBY'S HOPE FUTILE

Points to Great Majority for Harding as Evidence of View of People Here.

EXPECTS PARLEY BENEFITS

Ambassador Says That He Has Dispelled Illusions About America.

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Special Cable to THE NEW YORK TIMES.

LONDON, Nov. 3.—In a speech delivered today to the Liverpool Chamber of Commerce, Ambassador Harvey made a reference to the question of Anglo-American relations as likely to be influenced by the coming Washington conference. He had spoken of the economic and industrial situation in general terms and deduced that "the way is open to peace and prosperity if only both employers and employes would recognize it and pursue it even at the cost of some privation."

His observations, he said, bore "only upon conditions prevalent in the United States. I submit them for purposes of illustration and example alone, and I should hesitate to do even that but for the happily growing belief that with a better appreciation and understanding of our two countries each can profit from an examination of causes and effects in the other. If, moreover, as we all hope, and I for one firmly believe, the most beneficial outcome of the Washington conference will be a closer political relationship of Great Britain and America, a more intimate and mutual advantageous commercial co-operation is bound to follow."

The Ambassador continued:

"Now, if I am right in anticipating an enhancement of commercial co-operation as a logical sequence of the political concurrence of our two peoples, there will come out of the Washington conference a guarantee not only of peace but of prosperity, and that fetches me to another phase of the forthcoming conference. Speaking in Birmingham not many days ago, Lord Derby declared his conviction that the success of the Washington conference would mean peace and that its failure would mean war. 'War,' in his own words, 'in the immediate future.' On Tuesday evening at a dinner to M. Poincaré Lord Derby expressed perhaps more explicitly than before his judgment that a definite alliance of Great Britain and France would be wholly desirable in the interest of peace and intimated the strong hope that, a little later, perhaps, but at some time in the near future the United States might join the combination.

"Now, it seems to have fallen to my unhappy lot since I have been in England to dispel illusions with respect to the attitude of the United States. Nevertheless, I cannot escape the conclusion that nothing can be gained in the end by blinking at the truth. Indeed, I can conceive of no more effective service on the part of a Minister desirous, as I am, of eliminating all causes of misapprehension than to set forth frankly any certainty which may bear upon the immediate future, however disappointing it may be to his hearers.

"In pursuance of this policy, rightful or wrongful as it may be, I feel impelled to say frankly that the hope voiced by Lord Derby must be regarded as futile. Our first President, George Washington, with the acquiescence of famous contemporary statesmen of the young Republic, fixed the foreign policy of the United States clearly and unequivocally when he adjured his countrymen never under any circumstances to enter into a permanent alliance with any other power. This policy has been reaffirmed by practically all of his successors. It was reiterated with great positiveness in our latest national campaign by our present President, and was confirmed by a majority of the people so great as to be beyond the pale of comparison.

"In view of these circumstances and without considering the wisdom and advisability of a continuance of this definite policy and unbroken practice, Am I doing more than stating a wholly obvious and unescapable fact when I pronounce the entrance of the United States into any permanent alliance, however desirable that action may seem to be an utter impossibility? May it not be then the part of wisdom to avoid the discussion or even the suggestion of a proposal which, however praiseworthy it may be, could hardly serve any purpose other than to feed the enemies and distress the friends of both Great Britain and France who live in America."

Sees Danger of Industrial War.

LIVERPOOL, Nov. 3 (Associated Press).—Ambassador Harvey, in his speech here today, said, in dealing with the subject of world economics, that the aftermath of the war was hardly less disconcerting and devastating than was the war itself.

"At the expiration of the ensuing week," he continued, "we shall have reached the beginning of the fourth year following the armistice. Even then we shall only be approaching what we hope may prove to be the first definite and enduring settlements looking toward the lifting of burdens and the establishment of international agreements or understandings foreshadowing prosperity, which can be attained only through

Continued on Page Two.

W... The Greenbrier ... ful Autumn days. ... indoor sport.—Advt.

Soviet Gives Americans Asbestos Mining Concession

RIGA, Nov. 3.—Negotiations have been concluded between the Soviet Government in Russia and an American company by which the company has obtained a concession for mining asbestos in the Ural Mountains, according to a radio dispatch received here from Moscow. The concession is to run for twenty years.

The wireless dispatch said the announcement of the granting of the concession, the first to an American company, was given out by Ludwig C. A. K. Martens, who is a member of the All-Russian Central Executive Committee, through which the negotiations were carried out.

REJECT SALES TAX BY 43 TO 25 VOTE

Seventeen Republican Senators Join the Democrats in Rejecting the Amendment.

SMOOT MODIFIES HIS PLAN

With All Committee Changes Settled, Bill Is Expected to Raise $3,250,000,000.

Special to The New York Times.

WASHINGTON, Nov. 3—The Senate defeated to-night, by a vote of 43 to 25, the Smoot manufacturers' and producers' sales tax amendment to the pending tax measure. All of those who voted for the Smoot proposition were Republicans, while 17 Republicans joined 26 Democrats in rejecting the amendment.

All committee amendments to the bill have now been disposed of, and Senator McCumber announced tonight that the measure, as it now stands, will produce a total revenue of $3,250,000,000.

Senator Smoot, in a final plea for the adoption of his amendment, said that three-fourths of the people of the United States were in favor of the sales tax proposition, which, he argued, would mean the simplification of the present tax system and would yield an estimated revenue of approximately $253,000,000.

Senator McCumber, opposing the amendment, said it would reduce the tax returns under the bill as reported from the Finance Committee by $504,000,000, which would mean, when the sales tax returns of $253,000,000 were subtracted, a deficit of about $250,000,000.

The vote on the sales tax amendment was as follows:

FOR THE AMENDMENT.

Republicans—25.

Bursum,	Keyes,	Shortridge,
Cameron,	McKinley,	Smoot,
Edge,	Moses,	Spencer,
Ernst,	New,	Wadsworth,
Fernald,	Newberry,	Warren,
France,	Nicholson,	Watson (Ind.),
Frelingh'ysen,	Oddie,	Weller.
Gooding,	Phipps,	
Jones (Wash.)	Poindexter,	

AGAINST THE AMENDMENT.

Republicans—17.

Borah,	McCormick,	Stanfield,
Capper,	McCumber,	Sterling,
Curtis,	McNary,	Sutherland,
Kenyon,	Nelson,	Townsend,
La Follette,	Norbeck,	Willis.
Lenroot,	Penrose,	

Democrats—26.

Ashurst,	Kendrick,	Simmons,
Broussard,	King,	Stanley,
Caraway,	McKellar,	Swanson,
Fletcher,	Myers,	Trammell,
Gerry,	Overman,	Walsh (Mass.)
Glass,	Pittman,	Walsh (Mont.)
Harris,	Pomerene,	Watson (Ga.),
Heflin,	Reed,	Williams.
Jones (N. M.),	Sheppard,	

Senator Lenroot, who made the principal speech against the amendment from the Republican side, challenged the assertion of Senator Smoot that three-fourths of the people of the country were in favor of a sales tax. He declared the farmers were against it, organized labor was against it, and the manufacturers would be against it when once they understood the proposition.

Forecasts Tax for Soldiers' Bonus.

That the sales tax plan may be subsequently adopted in order to provide a bonus for the ex-soldiers was forecast by Senator Lenroot, who said that a bonus bill would be passed and enacted before the end of the present fiscal year. The Democrats, he said, would be unable to use a Republican failure to enact bonus legislation in the coming campaign.

Senator Smoot referred to the opposition of Representatives Mondell of Wyoming and Fordney of Michigan, the former Republican House leader and the latter Chairman of the House Committee on Ways and Means.

The Utah Senator also made reference to the quoted remarks of Chairman Fordney in this morning's newspapers in which Mr. Fordney said the House would not concur in a sales tax amendment.

"I say it comes with bad grace," remarked Senator Smoot, "for a member of the House to say what legislation the Senate can or cannot pass."

In opposing the amendment, Senator McCumber said its adoption would lose

Continued on Page Twelve.

5 WEEHAWKEN PIERS, WAREHOUSE, 2 TRAINS AND 30 BARGES BURN

Blaze Covering Acres of the Jersey Waterfront Rains Embers Into Times Square.

LOSS IS PUT AT MILLIONS

Apparatus From Four Cities, Fleet of Railway Tugs and New York Fireboat in Action.

GASOLINE TANKS EXPLODE

Standard Oil Building, Filled With Oil in Barrels, Adds to Awesome Spectacle.

Sweeping along the Weehawken waterfront for a half mile, fire that started just before last midnight burned five piers of the Erie Railroad, destroyed a five-story flour warehouse, a train of thirty loaded freight cars, another of five loaded Standard Oil tank cars, thirty barges, and at 2:30 o'clock this morning was not under control.

Damage to the waterfront structures and to the merchandise stored on the piers and in the freight cars will run into millions of dollars, according to preliminary estimates made by the Weehawken and Jersey City police. No lives were lost, and, so far as could be ascertained, no one was injured.

The blaze, one of the most spectacular of recent waterside fires, attracted thousands to the Jersey and Manhattan sides of the Hudson. The great columns of smoke stretched skyward and blending into a typhoon effect, the great broad tongues of flames that sprang up now and again afforded a thrilling spectacle. The billowing flames and a strong southwest wind that fanned the flames in their astonishingly rapid spread carried clouds of embers across the river to drop into midtown Manhattan.

Embers rained into Times Square and adjacent streets for a time. Great clusters of blazing fragments dropping on piers and ships along Eleventh Avenue caused the crews of several steamships to be summoned to the fire posts. Decks were kept wet down and seamen with buckets were stationed ready to extinguish the falling fragments.

The fire was the third one on Erie property within six weeks. Six weeks ago fire was discovered in the Livonia Avenue machine shops in Jersey City. It was soon extinguished. Two weeks ago a fire broke out on the pier at the foot of Thirteenth Street, Jersey City, but also was soon put out. No theory as to the origin of last night's fire had been offered by the police early today.

Watchman Detects Fire.

The fire was discovered at 11:40 o'clock by a watchman employed by the Erie Railroad at the foot of Baldwin Street, Weehawken. Patrolling along the street on the watch to guard the freight and trains stored in the Weehawken transfer yards which radiated like a fan back from the piers, he observed smoke pouring from the roof of Pier D. The smoke was coming from a hatch in the roof midway in the 1,000-foot structure. He dashed to the iron fire doors at the entrance to the pier and managed to get one of them open.

He found the interior of the pier, crammed nearly to the top with merchandise awaiting transfer either to steamships or to trains, roaring with flames. He later told the Weehawken police that the fire apparently had started about an hour before he observed the smoke. Realizing the danger of the high wind carrying the flames to the three piers at the south of Pier D he ran to one of the emergency fire alarm boxes. He had scarcely sent the call into the Weehawken fire headquarters before the flames burst through the roof of the pier and leaping the wide berth ignited the roof of Pier C.

When the fire-fighting force of Weehawken reached the scene of the blaze they found both of the piers burning from end to end and sending pillars of fire, topped by showers of sparks, high into the air. The fire on the piers had gained such headway that the firemen immediately turned their attention to efforts to saving Piers B and E.

While the city firemen were making their fight, the fire-fighting apparatus of the Erie Railroad, consisting of engines and tugboats equipped with powerful pumps, arrived. They were soon supplemented by the fire-fighting equipment of the Central Railroad of New Jersey and the Pennsylvania.

Flames Steadily Gain.

But with all this array of firemen, the flames gained steadily. They soon were carried by sparks to Piers A, B and E. The last pier to take fire, Pier A, was under lease to the Standard Oil

Continued on Page Four.

Commons Told Complaints of Ellis Island Have So Far Brought No Tangible Result

LONDON, Nov. 3 (Associated Press.)—Alleged hardships suffered by British subjects at Ellis Island, New York, came up for brief consideration in the House of Commons today.

Cecil Harmsworth, Under Secretary of Foreign Affairs, was asked whether representations had been made to Washington on this score. He replied that, judging by the distressing accounts received of the treatment of British subjects at Ellis Island and the conditions under which they were compelled to live, the strongest complaints would be justified.

"Repeated representations made to the United States Government," declared the Under Secretary, "have, I regret to say, had no tangible result, but further negotiations are proceeding at the present moment which I hope may lead to some permanent improvement."

Several complaints have been made to the British Foreign Office respecting the treatment of British subjects at Ellis Island. Specific cases have been mentioned of ill treatment after detention at the immigration station on the ground that their respective quotas for admission were filled.

In one case a British subject, born in Egypt, was detained for a considerable time, but was finally admitted. In another case a British subject, hailing from South Africa, with his wife and son, was held up. All three finally returned to England. In these and other cases bad treatment and "filthy" surroundings were alleged.

KEEP BELL-ANS FOR ... IN YOUR TRAVELING B...

"Mail Early for Christmas" Gifts to Navy Men Abroad

WASHINGTON, Nov. 3.—"Mail early for Christmas" is now the slogan of friends and relatives of officers and men in the United States Navy stationed in many parts of the world. Christmas mail for vessels in European waters will be carried by the U. S. S. Alameda, leaving Hampton Roads on Nov. 26, according to an announcement made by Secretary Denby today. Mail intended for this ship must arrive at the Hampton Roads Naval Base not later than Nov. 25.

Christmas packages and mail for naval ships and stations in the Pacific will be carried by the U. S. S. Newport News, sailing from Mare Island yards for Pearl Harbor, Guam and Cavite, Nov. 20. To assure its delivery mail for this ship must be in San Francisco by Nov. 18.

AMERICA TO PROPOSE BIG CUT IN NAVIES

Definite Plan Framed for Washington Parley Is Intended to Show Sincerity.

EFFORT TO DEAL IN OPEN

Pacific Problems Expected to Come Up at the Same Time as Armament.

WASHINGTON, Nov. 3 (Associated Press).—The policies and program of the American delegation to the armament conference are beginning to assume definite outline, and if the expectations of official Washington are realized the opening day of the conference will see a sequence of developments something like this:

The presentation at the outset of a concrete American plan for far-reaching reduction of naval armament.

Consideration, along with this plan, of such troublesome problems of the Far East as may naturally project themselves into the picture.

Meantime, an effort by the United States to keep the negotiations in the open, so that public opinion may exert its pressure toward practical accomplishment.

The salient features of the American naval armament proposal have already been established, and, although details remain to be fixed, there is reason to believe that the reductions suggested will be sweeping enough to convince the whole world that the United States meant business when it called the powers to the conference.

It would cause no surprise if the leading naval powers found it necessary to submit the plan of this Government to long and careful study before they determine their course of action. Should the reductions proposed prove unacceptable, it is believed to be likely that the American delegates, having once taken the initiative, would invite the other powers to present in their turn some concrete counter-proposal.

All the evidences surrounding the conferences of the American "big four" with their naval advisers have pointed to the inclusion of a set of maximum reduction figures in the plan to be laid on the table by this Government. No official has been willing to reveal any details of these figures, but there has been apparent a desire to lay bare at the very outset of the negotiations the full extent to which the United States would be willing to go in scaling down the world's naval armament.

The impression that such a method may not lead to an immediate agreement has received color from the apparent intention of some of the other powers to pursue a directly opposite course and enter the conference setting a high figure as the measure of the naval armament they consider requisite to their national safety. Japan has already indicated that she would suggest the necessity of maintaining a navy equal to any which might enter her sphere in the Far East, a proportion which, naval experts say, is well in excess of her present power.

The naval armament question is considered certain to be the first to occupy the active attention of the conference, but it is not the expectation of officials here that the live problems of Far Eastern diplomacy will remain long in the background. As the conference is viewed in prospect, it is believed here that the diplomatic and armament angles of the situation may develop simultaneously, so that instead of having a fixed program of consecutive subjects the delegates will fall into the practice of considering this or that problem as occasion may bring it to the front.

It is conceivable among American officials that some of the Far Eastern problems may be brought sharply in issue as soon as replies are made to the initial proposal of this Government for naval reductions. Naturally, the other powers will desire to set forth their reasons for the attitude they take on this proposal, and in consideration of these reasons the conference may swing entirely away from the question of armament for the moment and address itself directly to the causes for armament.

MANY OPEN SESSIONS PROPOSED FOR PARLEY

American Pressure for Publicity, It Is Indicated, May Have Important Results.

Special to The New York Times.

WASHINGTON, Nov. 3.—One of the developments today in connection with the coming conference on limitation of ar... was an intimation from a

Continued on Page Two.

CURRAN DARES HYLAN TO DENY HE'S A TOOL IN HEARST'S HANDS

Jerome Also Challenges Him to Answer Charge That He Had Been Crooks' Associate.

BIG RALLY IN COOPER UNION

Chairman Schieffelin Reports a Campaign Fund of Only $54,000 in Small Sums.

WALL ST. NOT CONTRIBUTING

Hirshfield Denounced as a Carrier of Whitewash and Mud for the Mayor.

An audience that filled Cooper Union listened last night with frequent outbursts of approval to Henry H. Curran, Republican-Coalition candidate for Mayor, who characterized Mayor Hylan as the tool and puppet of William R. Hearst, and to former District Attorney William Travers Jerome, who accused the Mayor of having been the associate of crooks. Both men dared the Mayor to deny the charges they made against him.

The meeting was held under the auspices of the Citizens Union, and William Jay Schieffelin, its Chairman, presided. John Kirkland Clark, candidate for District Attorney, and Vincent Gilroy, candidate for President of the Board of Aldermen on the Coalition ticket, also received hearty applause. The meeting had an old-time Cooper Union flavor, with the exception of a lack of heckling. The audience was plainly anti-Hylan, and in many respects was considered the most enthusiastic of the campaign.

In introducing Major Curran, Chairman Schieffelin declared that the campaign fund this year had reached a total of only $54,000 and said that no "money bund" was financing it this year. He said that 11,000 subscribers had contributed an average of $5 apiece and 95 per cent. of the money came from poor people. He said Wall Street was not contributing this year, as Mr. Curran had declared for a five-cent fare, and they knew that, if elected, he would keep his word.

"Curran is not the kind of a man who will promise to stand for a five-cent fare," he said, "and then privately intimate to the traction people that a seven-cent fare is possible."

Fight Against California Rule.

Major Curran said that the campaign was not a contest between Republicans and Democrats, but a fight against the domination of the people of New York City by Hearst of California.

"Don't vote for me if you want Hearst to rule this city through his tool, Hylan," said Mr. Curran, "for my hand is against Hearst for all time. Hearst is the man who vilified McKinley and Roosevelt and threw the mud of his newspapers at Gaynor and Smith. Will you Democrats forget how he attacked Al Smith?"

Hylanism, the speaker declared, tolerates Hirshfield, the Commissioner of Accounts, "who follows the Mayor with a bucketful of whitewash and a pail of mud." Hylan, he said, had opposed the teachers getting more money. He said Hylan once told them when they applied to him for relief that if they didn't like their jobs they could go and get other positions. He said that when rents were going up Mayor Hylan was trying to build a $20,000,000 Court House.

"Boss Tweed once stole a large amount of money and he obtained a lot of graft through a Court House," said Mr. Curran. "This Administration couldn't even built a Court House."

The speaker told amid laughter how the Court House site during the Hylan Administration has been filled with ashes and that the ashes had to be removed, "affording some one a fat contract." He told of frequent conversations between Hylan and Craig at meetings of the Board of Estimate and called them "the Siamese twins, the David and Jonathan and the Park and Tilford of the City Administration."

Mr. Curran promised, if elected, to get more schools and homes and playgrounds. He was loudly cheered when he declared he was for a five-cent fare.

"I believe in it," he said, "I will fight for it, and I'm going to keep it. Is Hylan for a five-cent fare? His only act we have to go by is when he and Shonts and McFarland of Boston, Mr. Hearst's friend, secretly conspired in New York to give the city what Boston got, a seven-cent fare."

Mr. Curran again aroused the crowd when he declared that it was a great honor to be Mayor of the city, and that the office should be conducted with dignity.

Says "I will Be Mayor," Not Hearst.

"If I am elected I will be Mayor, not Hearst," said Mr. Curran. "My boss will be the people of the city. I will carry out their commands, not Hearst's. That is my word to you, and, my friends, I keep my word."

Mr. Jerome was greeted with a hearty reception when he was introduced by Mr. Schieffelin as the man who had enlivened the campaign by his incisive wisdom.

The former District Attorney told how he had stood on the same platform twenty-two years ago and made his first political speech. He said he fought then, as now, against the "grafting, criminal conspiracy known as Tammany Hall." He said the campaign then, as now, was one of decency against indecency, and he declared that he had faith to believe that "again decency will triumph."

Mr. Jerome said he had studied the facts of the campaign and had come to the conclusion that the present Administration was not only incompetent but dishonest.

Mr. Jerome charged that the Market

Continued on Page Three.

STRIKERS RIOTING ALL OVER THE CITY, DUMP THOUSANDS OF GALLONS OF MILK; HYLAN THREATENS TO SEIZE PLANTS

Milk Peddlers Charge 40 Cents a Quart; Some Women Glad to Pay for Babies' Sake

Profiteering as a result of the milk strike brought a warning last night from the big distributing companies that they would shut off the supply of any dealer or storekeeper who attempted to extort exorbitant prices. Health Commissioner Dr. Royal S. Copeland said that some complaints had been registered with his department, and he would act if profiteering became a menace.

Reports showed that the prices exacted by profiteering grocers and storekeepers in some sections ranged from 19c to 25c a quart. Some Brooklyn groceries were selling "loose" milk at from 11c to 15c, and one store near Borough Hall was getting 25 cents for a single quart of grade "B" milk, usually sold for 15 cents. Other stores near Borough Hall were asking from 17c to 20c a quart. Not many people were buying from these stores, most householders going to milk depots, where the regular prices prevailed. Some stores in the Williamsburg section were reported to have sold milk at 20 cents a quart and in several instances the prices went to 30 cents.

High prices were extorted for Grade A milk, which retails at 18 cents a quart. Dealers able to get this milk said that the distributers had made them pay the retail price, and they had to add sufficient to make a profit.

Profiteering milk peddlers made their appearance in the Bronx, Harlem and the Washington Heights section, getting as much as 40 cents a quart. Many housewives seemed to be relieved to obtain milk even at this price for the sake of their babies.

"We are prepared to use every means to protect the public from profiteers," said Patrick Fox, President of the Borden Company. "Any dealers found overcharging will be shut off from further supply. No extra charge is being made at our depots or distributing stations."

At the Milk Conference Board it was said that the distributers had taken steps to stop any flagrant cases of profiteering.

Must Double Milk Supply by Tomorrow, Copeland Warns

Says He Will Take Plants Unless Companies Can Serve Public —4,000 Men Put to Work, 60 Per Cent. Normal Distribution, but Deliveries Not Resumed.

Failing in a second attempt to persuade the milk distributers to give up their open-shop fight and accept mediation, Health Commissioner Dr. Royal S. Copeland announced last night that the city was prepared to seize and operate the milk industry should the situation become a menace to the public health.

Dr. Copeland warned the distributers that they must at least double the amount of milk distributed by tomorrow morning or it would be necessary to declare the situation a menace and take over their distributing and pasteurizing plants.

Mayor Hylan, who has put the Health Commissioner in control of the situation, also announced that he was backing Dr. Copeland's proposals and that he would ask the Board of Estimate at its next meeting to make an appropriation for municipal pasteurization plants throughout the city. These plants were necessary, he said, so that the people, the babies and the sick should not be forced to depend upon the milk distributers.

"Under the proposed plan for municipal pasteurization plants," the Mayor added, "milk can be pasteurized and bottled at these plants, where dealers can come and get it for distribution. In that way only will the people not be at the mercy of the milk barons. I want to say there are three parties to this conflict, the city, the employes and the milk barons, but the barons suffer the least."

30 Per Cent. Normal Supply.

Commissioner Copeland said that only about 30 per cent. of the normal supply was being distributed and that the situation was becoming a menace.

The New York Milk Conference Board in a formal statement declared that 60 per cent. of the normal amount of milk had been distributed or made available to the public yesterday, and it was estimated that this would be increased to 70 per cent. tomorrow. No retail delivery would be attempted for at least a week, it was said.

"No retail delivery wagons were in the streets today," the statement added. "Arrangements are now being made for the sending out of these wagons and it is expected to operate them in less than a week. Before resuming the retail routes the distributers are making certain that retail stores, within easy reach of all consumers, are adequately supplied.

"The number of retail stores selling milk has been increased by 15 per cent. over the normal total. Many of the firms are doing 100 per cent. of their normal business, making up for the deficiency due to the cutting off of wagon service by increasing their delivery to stores. These firms include the following in Manhattan and the Bronx: The Ayer & McKinney Company, Orange County Milk Association, Beakes Dairy Company, Clover Farms Company and the Model Dairy Company; and in Brooklyn the Highground Dairy Company, Reid Union Dairy Company and the Rankin Dairy Company.

"The New York and Rider Dairy Company are putting out 90 per cent. of their supply. The Empire State Dairy Company, the largest local distributer in Brooklyn, is serving to retail stores 80 per cent. of their normal output. In every instance these firms will increase their output tomorrow, some passing the 100 per cent. of normal mark.

Say 4,000 Are at Work.

"The Borden Farm Products Company distributed 250,000 quarts of milk today. It will distribute 300,000 tomorrow. Eighty of the company's 115 country milk shipping stations will send in their full supply today. The Sheffield Farms Company distributed 200,000 quarts. This is considerably below normal, but will be increased daily.

"Approximately 4,000 men were at work yesterday in this city, about 45 per cent. of normal. Employment will continue today. Men are being taken on permanently, and are being selected with this in mind. The pasteurization plants in this city are being operated by trained men brought in from country plants. Some companies always do their pasteurization in the country, and are suffering no inconvenience in that department.

"Two firms signed up with the union, the Levy Dairy Company and the Standard Dairy, were forced to suspend operations yesterday for several hours. The workers struck because some milk purchased from the Sheffield Farms Company was given to them to pasteurize. Not until the employers agreed not to distribute this milk did the men return.

"Not a single quart of milk has been wasted by the companies. Through an arrangement with the farmers' organization, milk not utilized for distribution will be manufactured. The distributors are grateful to the police for adequate protection. The value of this will be enhanced as they extend their operations.

"We appreciate the fact that, despite the justice of our stand, the public must get its milk. We are bending every effort to speed up distribution to the normal point. We do not want a single person, in dire need of milk, to go without it. Such cases can be relieved by telephoning the nearest branch of any milk company and milk will be quickly supplied. Many invalids rely upon milk as their sole food and they must be supplied.

"The distributors are devoting their energies to building up new and efficient organizations. All health protecting ordinances will be observed as in the past.

"The distributors who attended the conference called by the Health Commissioner today report that they endeavored to show him that postponing the decisive settlement at this time would precipitate another strike within three months, in midwinter."

Commissioner Copeland renewed his efforts yesterday to settle the strike at a conference at his office. Seventeen distributing companies sent representatives, including the Borden Company, represented by Harry Cronk and its President, Patrick Fox; the Sheffield Farms Company, represented by H. S. Van Bommel and its President, Loton Horton, and the Empire Dairy Company, represented by Charles Neidner. They were behind closed doors for more than an hour, although the distributers said they wanted the meeting open to the public.

At the close of the conference Dr. Copeland said he had demanded that the distributers gave the city an ample supply of milk and assured them in the name of Mayor Hylan that they would have sufficient police protection.

"We have got to have milk," said the Commissioner, "and whether it be delivered on the open shop plan or not, I am prepared to insure adequate police protection to the distributing companies. I also told them that the city had ample police powers in time of emergency to seize their industry, if the situation presented a menace to public health."

Asked regarding the city's power to take over the milk plants, Dr. Copeland said:

"The city has power to do anything in case the public health is menaced. We can take over the whole business."

The Commissioner added that if the present supply was not doubled by Saturday the situation would warrant action.

The Commissioner said he had warned the milk distributers that their milk must stand inspection and be up to the standards required by law.

"Hundreds of complaints about the standard of milk," he said, "have been pouring into my office. Some of these charge that milk pasteurized last Monday is being offered for sale today. We also have hundreds of complaints from persons who cannot get milk. I want to tell you now that any distributer that sell or distribute impure milk will find himself soon in court."

Promises More Milk Soon.

Asked as to whether the distributers would be able to meet the demands for additional milk supply, Mr. Fox, President of the Borden Company, said:

"Most assuredly we will. We have no fear of this municipal control threat. Our company is increasing its distribution agencies daily and we have about 1,700 men at work. We cannot undertake retail distribution until after next Tuesday. You know that is election day, and don't forget that politics are playing an important role in this situation. As far as the distributers are concerned they are losing money as it is. Perhaps the city would like to take us over and lose a little more."

It was learned after the conference that when Commissioner Copeland had intimated the city was prepared to seize the milk plants, Mr. Horton had replied:

"Mr. Commissioner, you can have mine any time you pay me the money for it."

Dr. Copeland, it was said, made no

Before going into conference with the ... Continued on Page Two.

BRICKS RAIN ON TRUCKS

Drivers and Dealers Are Beaten, Policemen Attacked, Wagons Stolen.

ONE DYING, TWO BADLY HURT

People With Pails Are Turned Back From Stations, Small Storekeepers Cowed.

40 ARRESTS, FOUR TO JAIL

Courts Score Disregard for Public, Threaten Severe Sentences in Day of Violence.

Violence and intimidation by the striking milk drivers against distributers, small dealers and consumers developed yesterday following the distributers' declaration for the open shop.

Milk by thousands of gallons was taken from trucks and stores and dumped into the streets. Drivers and dealers were stoned and beaten in three cases possibly with fatal results. Loaded trucks were stolen after the drivers had been overpowered. Strikers visited small stores selling milk and attempted to cow the dealers by threats and, in some cases damage to property.

Although the police had not neglected preparation, disorders were carried on under their eyes with disregard for consequences. Policemen were stoned by strike pickets whom they sought to scatter. At other points clubs were brought into play and pistols fired over the heads of pickets. The presence of policemen on trucks was not sufficient to prevent some attacks.

About forty arrests were made. The prisoners met with sharp reproofs in the Magistrates' courts. Four received jail sentences, two were held without bail and others were held under high bail.

Crowds of strikers, assembled at corners near the milk stations, threatened persons going for bottles and pailsful of milk. Many persons who got milk were induced to take it back and ask to have their money refunded. Small retailers were turned back in the same way. They were told that the milk would be dumped into the streets if they tried to carry it away.

Representatives of the milk distributing companies praised the work of the police. "We could not ask for any better protection," said a representative of the Sheffield Farms Company. "The police are doing fine work." I. Elkin Nathans, Secretary of the New York Milk Conference Board, also expressed satisfaction with the police. The department has offered to the distributers all the men needed.

Beat Dealer, Dump Milk.

Karl Weber, a milk dealer of Port Washington, L. I., is in the hospital suffering from a fractured skull. His wagon was attacked for the second time yesterday morning by strikers near Flushing on the way back to Port Washington with a load of milk. The milk was dumped out and Weber and his helper beaten into insensibility. Following the attack Sheriff Charles W. Smith of Nassau County assigned eight motorcycle policemen for duty in escorting milk trucks.

Harry E. Ritter of 316 Decatur Street, Brooklyn, also may have a fractured skull. Ritter was set upon by three men while taking four cases of milk to his store at Stuyvesant Avenue and Decatur Street. His assailants climbed into his wagon and beat him with empty bottles. His nose was broken, several teeth knocked out and his head badly cut.

The strikers made no discrimination with respect to trucks destined for hospitals. A truck of the Sheffield Farms Company bearing a sign eighteen inches long: "This milk is for the babies," was bombarded with bricks and stones as it passed strikers yesterday afternoon in Tenth Avenue from Fifty-seventh to Fifty-ninth Streets. Policeman Philip Lutz of the West Thirtieth Street Station, on duty at the Sheffield company's Fifty-seventh Street plant, commandeered an automobile and caught up with the truck near Fifty-ninth Street. Missiles were flying from several points and the driver, whom the police guard on the truck was trying to calm, zigzagged the truck all over the street in his excitement. Lutz and the other policeman ran into the crowd with pistols drawn. They seized one man, and the man's companions tried to rescue him. A rough and tumble fight followed in which nightsticks were swung right and left.

Lutz got his man away and took him to the West Forty-seventh Street Station, where he described himself as Maurice Burnell of 513 West 134th Street. He was held in $500 bail by Magistrate Corrigan in West Side Court. Lutz was so badly beaten in the struggle that he had to be attended by Dr. Strausberg of Flower Hospital.

Nine strikers were arrested yesterday morning following an attack upon employes of the Malone Dairy Company at the company's leading platform, Twenty-sixth Street and Tenth Avenue. About 150 strikers pounced upon Emil Sory, a foreman, and William Berger and Tony Cleaver, drivers. The strikers spilled fifteen cans of cream, valued at $20 each, and drove off with two trucks—

Continued on Page Two.

one motor drawn and one horse drawn. Reserves from the West Twentieth Street Station arrived in time to seize nine men. The two trucks were recovered later in the day. The prisoners were held in $500 bail each by Magistrate McQuade in Jefferson Market Court.

Magistrate Jospeh E. Corrigan in West Side Court sentenced four men to the workhouse for twenty days because of an attack on a Sheffield Farms driver. The men were John J. Wolf, 445 West Twenty-eighth Street; Albert Cardinale, 619 East Fifteenth Street; Louis Langer, 211 Stanton Street, and Louis Billing, 382 East Tenth Street.

"You know I have always made it a policy not to take any sides in a strike," the Magistrate said, "but in this case I am going to take sides with the women and children of this city against organized violence on the part of milk strikers. I do not intend, nor am I going to, hand out suspended sentences or fines in these cases. As long as the workhouse is big enough to hold these men they are going there."

According to witnesses, the prisoners were picketing in an automobile. They followed a truck loaded with bottled milk going north in Tenth Avenue. At the corner of Forty-eighth Street the taxi caught up with the truck and the strikers leaped out, ran to the rear of the truck and cut the ropes holding the milk in the truck. As the bottles began falling a man in a passing automobile drove up and shouted to the driver and Policeman Frank Schettino of the West Forty-seventh Street Station, doing guard duty on the truck. Schettino and Policeman John Lahey, on traffic duty near by, caught the men.

Driver Stabbed, Dying.

John Lous of 777 Gates Avenue, Brooklyn, a driver for the Sheffield Company, was dying in Swedish Hospital, Brooklyn, early this morning from stab wounds inflicted when a mob of strikers attacked him last night. Lous was driving a truck filled with milk from the station at Fulton Street and Brooklyn Avenue. Louis Friedman of 399 Vermont Street, Brooklyn, who the police said was a striking Sheffield employe, was held on a charge of felonious assault.

The strikers jumped on Lous's truck at Fulton Street and Glenada Place. After he had been pulled from his seat he was stabbed several times and left on the sidewalk. In the Swedish Hospital Lous told Detectives Farrington and McCormick of the Gates Avenue Station that the man who stabbed him wore an army overcoat. The detectives went back to the place where the assault took place and questioned several men in a crowd, among them Friedman. He was carrying a package, which proved to be an army overcoat covered with blood, the detectives said.

Seven More Strikers Held.

Magistrate John F. McGeehan, in Morrisania Court, held seven other strikers in $500 bail each for an attack upon Samuel Kressler, a grocer of 298 St. Ann's Avenue, the Bronx. Kressler charged that the men went to his store and dumped forty quarts of milk from a can standing in front of the place.

Henry Golden of 84 Lawrence Street and Frank Cappanelli of Lynbrook, L. I., were held without bail by Magistrate George W. Simpson in Washington Heights Court after they had pleaded guilty to spilling forty quarts of milk from a cart in Harlem. Both were prepared to pay fines, but the Magistrate announced that they would have to stay in jail until Saturday so that he could make an investigation of their previous behavior.

Assistant District Attorney Harry R. Goodman, father of twins, six weeks old, told the court that he had to get up early and wait hours in line for milk. "Some poor babies were waiting for the milk these men dumped," he said. "It mattered not whether the owner of the milk was peddling it on a profiteering basis, as is charged. One thing was certain—the babies were in need of it."

The victim of the attack was Louis Marcus of 544 East Eleventh Street, who was peddling the milk at Amsterdam Avenue and Lawrence Street when the two men jumped on him.

When Policeman Peter de Martini, on guard at the Borden milk station, Sixtieth Street and Fort Hamilton Parkway, Brooklyn, attempted to scatter a crowd of fifty strikers, one of them yelled "Stone him!" Several bricks were directed at the policeman's head. De Martini fired several shots in the air and the crowd ran. One man was arrested on a charge of loitering.

The police in Brooklyn sent out a general warning to watch for pickets in automobiles, who were attacking trucks. Seven strikers in a taxi followed a Borden truck from a station at Fulton Street and Classon Avenue, and, jumping out, cut the ropes in the rear of the truck, letting several cases of milk fall. The men fled in their automobile, which quickly outdistanced the truck.

Court Scores Prisoner.

John Fredericks, an alleged striker, was rebuked by Magistrate Short in Bridge Plaza Court, Brooklyn, when arraigned on a charge of aiding several strikers in dumping cans of milk into the street from a truck. "The milk situation in this city is becoming desperate," said the Magistrate. "It is not the action of civilized human beings to destroy milk which is needed by many unfortunate mothers for their babies. It would have been better if you had given this milk to these mothers rather than destroy it." Fredericks was held in $100 bail. John Cavagnaro, a milk dealer at 645 Manhattan Avenue, was carting the milk from the Empire State Dairy, Broadway and Rutledge Street, Brooklyn.

Small dealers were attacked all over the city. Julius Lazarus, a striking Borden driver, of 7,215 Third Avenue, Brooklyn, was arrested at Third Avenue and Baltic Street by Policeman William La Tour, who said that he saw Lazarus spill the contents of a ten-gallon can owned by a local dealer.

Many small dealer's stores were visited by the strikers, who threatened violence unless milk sales were stopped, smashed windows and emptied cans into the gutters. Wagons sent out by the companies under police escort were preceded by strike pickets, who threatened the storekeepers and in some cases prevented sales.

Simon Furey, a striking driver of 1,504 Amsterdam Avenue, was held in $1,000 bail for further hearing on Saturday by Magistrate Simpson in Washington Heights Court. It was charged that Furey was one of a number of strikers who surrounded Alexander Flanders, a negro dairyman of 131 West 143d Street, as he was hauling one can and three cases of milk from the Sheffield Station in West 125th Street to his store. The milk was dumped and Flanders hit on the head with an empty case. Policeman Singer of the West 125th Street Station saw the fight and ran after the strikers, catching Furey. He pleaded guilty.

Three arrests growing out of the strike were made in the Brownsville section of Brooklyn last night. Two men jumped from a taxi at Wyona and Fulton Streets and attacked a man walking along Fulton Street. They struck him over the head and knocked him down. He got up and ran away before Policeman Joseph McGowan of the Liberty Avenue Station arrived. He arrested Philip Bubek of 57 Bradford Street, Brooklyn, a striking driver.

Stoned Truck With Guard.

George Heuer of 19 Vermont Street and Walter Hudson of 2,354 Pitkin Avenue, Brooklyn, were arrested by Policeman Di Caola of the Liberty Avenue Station charged with stoning a milk truck, at Barbey Street and Atlantic Avenue, on which a policeman was riding.

Increased violence marked the third day of the strike in the Long Island City section and three strikers arrested on Wednesday were found guilty by Magistrate Conway and remanded to the Queens jail until tomorrow for sentence. The three were charged with having held up Abe Cohen, a grocer of Corona, and taking milk cans from his wagon and dumping the milk into the street.

Last evening three strike-breakers were on a Steinway Avenue car filled with passengers when strikers jumped on the car and assaulted the men. The car was stopped and the police called. Women fainted and several children were slightly injured in the rush to get out of the car. The strikers escaped.

Strikers in Jersey City were reported to be visiting stores and threatening violence if the sales of milk were not discontinued. One threat was made that stores handling milk in defiance of the unions would have their windows smashed and goods damaged.

Strikers were picketing the milk stations at the Fourth Avenue depot and the Lackawanna freight yards in Newark. Several trucks were attacked. George Stahl, a driver for the Borden Company, was beaten by five strikers at Central Avenue and South Eleventh Street, Newark, and taken to City Hospital. He went home after treatment.

The American Legion Post in Hempstead has offered the services of thirty men to act as guards for the Borden milk plant there and to protect trucks carrying milk. Some of them are on duty near Douglaston, L. I.

A number of women living in Kew Gardens have volunteered as milk runners, and a distributing campaign is being planned by the Mothers' Club there for babies in the neighborhood.

Charles Speidell of 23 Madison Street, Mount Vernon, an employe of the Willowbrook Milk Company, who returned to work after going on strike, received a threatening letter yesterday. "We got it in for you," the letter said "Mark what we say." After some epithets, the letter concludes: "Think you!"

CURRAN WOULD BAR STRIKES

As Mayor He Will Name Committee to Settle Milk and Fuel Disputes.

Asked last night what he thought could be done to avoid peril to the public health, such as may be caused by the present milk strike, Henry H. Curran, Coalition candidate for Mayor, said:

"When I am Mayor, one of my first acts will be to name a People's Committee, made up of the fairest and most respected men and women I can find in the greater city of New York. They will represent everybody, really and humanly.

"Whenever there is an industrial contention that affects the vital and immediate interests of life in our city, the job of this committee will be to work for the people's interests in a fair and quick solution of the problem. That is why I want these men and women to be known as the People's Committee. I shall want them to help us all whenever the trouble concerns such things as perishable food, fuel, transportation, or other necessities, the interrupted flow of which is often a matter of life or death to our people. This committee will work for the third and greatest party in interest in any such disputes—that is the people, whose lives often depend upon the instant solution of such trouble.

"We must depend upon transportation and upon fair and co-operative relations of all men toward one another for our transportation and our day by day supply of milk, coal and ice. These things we must have to live.

"It will be the duty of the People's Committee to sit down around the table and talk things over and try to reach an agreement long in advance of the day of strike, and not wait until the day before a strike is called to attempt to settle it.

"The People's Committee would have taken up the milk dispute long ago, and day by day the people of New York would know about efforts being made to harmonize difficulties. That's the way to do it. Reason, patience and judgment, backed by the needs and sufferings of the people, will come before the People's Committee, and it will be able to bring about those better understandings which prevent the peril which we now face.

"We have no right, and no man, no matter who or what he is, has a right to keep milk from the babies, the children, and the aged at home and in the hospitals who depend upon milk to live.

"It is a duty to get milk to the children and babies of this city and to do that without another hour's delay. These little ones are helpless. They want milk. They want it now, and they need it now.

"No Mayor of New York can accomplish a genuine and lasting settlement of industrial troubles of this kind unless he begins at the beginning, through such a committee as I have described. The time for the Mayor to step in is before the last conference begins, not after it has broken up, and the parties to it have left the conference determined to fight. Then it is too late. I never yet found any permanency in a makeshift settlement of a quarrel on the eve of election day. Those fires break out again. My faith, however, in New York men, employer and employe, is such that I believe that they will mutually agree to end this and not make the helpless children pay the cost."

ARMS CUT FORMULA FACES OBSTACLES

Repington Says No Satisfactory Solution Has Been Discovered at Washington.

AMERICAN PUBLIC FOR LIMIT

British Observer Thinks People Here Disinterested, but Lacking Knowledge of East.

By LIEUT. COL. C. A'C. REPINGTON.

Dispatch to The London Daily Telegraph.

WASHINGTON, Nov. 3.— Before touching upon informed and official opinion in the United States respecting the Washington conference it may be well to give the views of the man in the street on the subject, with the necessary warning that this country is so vast, so heterogeneous in composition, with such varied interests, that all generalizations of impressions are only relative in value.

The public is interested in the conference, but not at all excited about it. There is a certain feeling of pride that Washington should be the trysting place of so many notabilities and that Americans should take the leadership of an assembly of great powers on world issues.

The choice of the American delegation meets general approval. Messrs. Hughes, Root, Lodge and Underwood are all considered to be serious statesmen, who combine the best qualities of modern American statecraft with the necessary experience, ability and breadth to handle great questions. President Harding has also grown greatly in public esteem since his election, as he has proved himself to possess courage and a measure of tact.

There would be serious disappointment were Mr. Lloyd George unable to come, but in the contrary event he would be assured of a rousing welcome.

Disarmament, a term which is more frequently used than limitation of armament, is a subject which appeals to vast numbers of individuals, societies and religious bodies. In the public estimation the conference will be considered a failure unless definite, tangible reductions are effected, especially in naval armaments, and there is a reduction of the burdens of taxpayers. The power resisting the appeal is liable to be bitterly attacked. But Americans are so convinced of their own rectitude and righteousness that they hardly weigh their own armaments in the same scale as others.

The discovery of a formula for the reduction is presenting as great difficulty as in 1899. Every suggestion, whether of a standstill or a 50 per cent. reduction of future building programs or of cost, seems to tell against the United States, and, while the subject is first on the agenda, no satisfactory solution has yet been found. There are no attacks on us, but American navy estimates of $400,000,000 are to be submitted to Congress in December, and it is felt that these figures and the prosecution of the Wilson-Daniels program are out of the picture with the invitation circulated. The public at the same time wants at least as great a navy as England, while experts lay stress on the implied possibilities of the Anglo-Japanese alliance.

This alliance is highly unpopular in America. Few men in the street understand its bearings. Though Anglo-American relations are much improved since Ambassador Geddes came here, twenty months ago, we still have enemies on account of our alleged selfishness in the Peace Conference, while the uncertainty of the result of the Irish conference keeps other hostility simmering.

Even our friends ask whether the alliance has not outlived its usefulness, and some Japanese say the same thing. In any event the existence of the alliance is a serious bar to healthy, friendly relations between England and America. Land armaments figure little in the public discussion, and the intense enthusiasm displayed during Marshal Foch's triumphal progress through the United States silences all criticism of our ally.

The questions of Eastern Asia and the Pacific are not understood by the general public. But it is a subject anxiously discussed by business men and the better informed classes, who share generally the desire for the open door and the integrity of China without being better informed than other people as to what China now includes nor as to the meaning of the catchwords currently used.

The general public is too absorbed in State and Federal interests and too filled with illusions regarding the isolation of this hemisphere from the worries of the rest of the world to find need to look deep into Pacific questions. Thus there is no marked prejudice nor partisanship and the general public share the good intentions and disinterestedness of their Government. But they are liabe to be stampeded in case any claims are made conflicting with their sense of right and justice, and things may go badly with any power which displays appetites and ambitions opposed to the American sense of right and wrong. In this characteristic Secretary of State Hughes represents the mass of the public and the main control of the conference will rest with him.

DUTCH PROPOSE NAVAL BASES.

Government Offers a Program Costing 200,000,000 Florins.

THE HAGUE, Nov. 3—(Associated Press).—The Netherlands Government has introduced in the Chamber of Deputies proposals for a new naval program, involving an outlay of about 200,000,000 florins (about $69,000,000 according to the present value of the florin), to be spread over twelve years.

The main idea of the program, which embraces the establishment of new naval bases in the Dutch East Indies, is to supplement the existing fleet with a number of submarines, torpedo boats, aircraft and mines, which would be available for the defense of Holland or the Dutch East Indies.

The proposed developments in the Dutch East Indies include a naval base six miles northeast of Batavia, auxiliary bases at Soerabaya, Java and in the Riu Archipelago, while a battery of medium calibre guns would be installed at Macassar, the chief town in the Celebes Group.

JAPAN FOR DIVISION OF PACIFIC SPHERES

Willing for America to Dominate Eastern Part, but Claims Right as Mistress of Orient

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TOKIO, Nov. 3.—After an impartial inquiry covering several months it seems possible clearly to state the secret motives and aims that animate the Japanese delegates at the Washington Conference on Armament and the Pacific. There are two basic points, and the object of Japan's delegation is to reconcile them.

1—Japan desires, sincerely and wholeheartedly, only the most cordial relations with the United States, because the United States is its best customer, and should the United States reject its silks, porcelains and tea, and at the same time refuse to sell it in exchange raw cotton and iron and steel products, its entire economic fabric would be seriously undermined.

2—Japan feels that it is, and should be by right rather than by might, mistress of the Orient. It is willing tnat Great Britain shall be mistress of the Atlantic and Indian Oceans, and that the United States shall dominate the eastern Pacific, but the shores washed by the downward flow of the Japan current and guarded by its string of islands it regards as being not only its natural sphere, but its destined one.

To attain and maintain these two points Japan is willing to make any reasonable concessions. Japan knows that under American tradition and in the present temper of the American Senate, reflecting the sentiment of the American republic, there is not the slightest hope of the expansion of the Anglo-Japanese alliance into a three-power agreement with the United States as the third party. And out of this has grown, due largely to a misunderstanding of the true motives of the United States, a deep-seated feeling that the United States has even greater designs in the Orient than now exist.

There is a divided house in Japan. The people are ground to the earth by taxation due to the cost of armaments, which now require more than 50 per cent. of the annual budget, and under the present naval program, with costs rising over night in an ever-increasing scale, the burden soon will become more than they can carry.

RICHEST JAPANESE COMING.

Shibusawa to Confer in New York on Far East Finance.

CHICAGO, Nov. 3.—Viscount Eiichi Shibusawa, heading a delegation of fifteen Japanese financiers, arrived in Chicago today enroute to New York on a mission intended to improve relations between Japanese and American financial interests. Unofficially, members of the delegation will act as advisers to the Japanese delegation to the armament conference.

Viscount Shibusawa, Japan's richest man, is 82 years old.

Most of the party's time will be spent in New York, where, it was said, Far Eastern financial matters would be discussed.

BORDEN TELLS WHO MUST PREVENT WAR

Canadian Delegate Says the Responsibility Is on America and the British Empire.

England and America, while together exercising an unequaled power and influence in world affairs, must also face the responsibility of saving tortured humanity from a repetition of the unspeakable horrors of war, said Sir Robert L. Borden, Canadian delegate to the disarmament conference, who spoke yesterday afternoon at a luncheon at the Lawyers' Club. After explaining that Colonial rather than British statesmen were the first to see that the security and strength of the British Empire were based on the complete autonomy and liberty that are the birthright of the British self-governing nations, Sir Robert continued:

"Upon the two great Commonwealths of the English-speaking world, the American Republic and the British Empire, there rests today as solemn a responsibility as was ever imposed upon any nation.

"It was entirely for you to determine whether you should enter into the Covenant of the League of Nations. No one realizes more fully than myself that there were serious defects in its form, but I am convinced that its purpose, the enthronement of public right and the maintenance of the world's peace, commands the intense sympathy and full support of the American people. And, whatever may be the defects of the covenant, it was surely a great thing that more than thirty nations represented at the Paris conference consecrated their future endeavor to that supreme purpose.

"The same high ideal has inspired your President to convene the approaching conference at Washington. His action has been welcomed throughout the world and the nations join their prayers for the fulfillment of his endeavor. To bring the nations thus into full and free conference marks the realization of a paramount duty.

"Another world war—and there is grave reason to fear that in any great war all nations must eventually become involved—will be infinitely more terrible in its character and immeasurably more disastrous in its results. These two English speaking commonwealths together exercise an unequaled power and influence in world affairs; from that power and influence equal responsibility cannot be divorced. This responsibility may be fulfilled not by any formal alliance but through complete understanding and comprehension, through mutual good-will and common endeavor, through a firm and united purpose to secure for tortured humanity perpetual respite from the blighting curse of war with its unspeakable destruction, horror and suffering, out of which the nations have hardly yet emerged."

Lady Borden shared with Sir Robert the welcome of the Lawyers' Club extended through President William Allen Butler. There were addresses also by Wickam Steed of The London Times and John A. Stewart.

In an address last night before directors of the Sulgrave Institute at the home of one of their number, Robert Fulton Cutting, Sir Robert said that no greater example of what could be done toward limiting armaments could be cited for the conferees in Washington than the common history of the United States and Canada, who laid down their arms a hundred years ago and have not since had occasion to take them up again.

BEATTY PREDICTS RESULTS.

Tells Chicagoans He Expects Great Things From Conference.

Special to The New York Times.

CHICAGO, Nov. 3.—Admiral Earl Beatty voiced England's faith in the outcome of the disarmament conference when he spoke today at a luncheon of the Chicago Association of Commerce, which gave him an ovation. The Admiral said, in part:

"I am often asked if anything is going to come of the disarmament conference. The answer is, of course, that something will come of it. If nothing else, it will be the beginning of our understanding of each other's difficulties and point of view. Out of it will come some formula to ease the world of its burdens.

"We believe in Britain that as a result of this meeting great things are going to happen, and that the world will live in peace and contentment such as it has never experienced. For such impending results we have to thank your great President and the people of this country for taking the initiative."

Admiral Beatty then spoke of Admiral Hugh Rodman, seated near him. "He was my mainstay in the war, and he is now," he said.

Admiral Beatty was introduced as a "sort of brother-in-law to Chicago," because Lady Beatty is a member of the Marshall Field family.

FRENCH SEE BRIAND TAKING LEAD HERE

Think Absence at First of Lloyd George Gives Their Premier Chance in Conference.

HEAR ABOUT A NEW LEAGUE

American Delegates Will Suggest It With a New World Court, They Are Told.

By EDWIN L. JAMES.

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Special Cable to THE NEW YORK TIMES.

PARIS, Nov. 3.—The absence of Premier Lloyd George from the first sessions of the Washington conference causes in Paris the belief that Premier Briand will by that fact occupy a more dominant position in the initial negotiations, which are expected to shape the trend of the deliberations.

The immense admiration Americans have for the British Prime Minister as a man of accomplishment, as well as the fact that his language is that of Americans, would, the French realize, have put him in a position to make a tremendous appeal to the public opinion of the United States, but with Lloyd George not there Briand stands out as the biggest man from Europe.

France places hope in Briand to make a strong presentation of his country's case, and recent dispatches from across the Atlantic, coupled with Ambassador Harvey's speech that America was not afraid of war if necessary to protect her interests, but that she detested war, have led to popular comparison of the position of America and France.

Just as is America's case, Frenchmen say, France does not want war, because she knows what it costs, but she is determined to remain ready to protect her interests so long as her army offers the only protection in sight.

Léon Baily, editor of the Intransigeant, writes today:

"It is perfectly true that America does not hope for war, and will do her best to avoid it. Inasmuch as France has exactly the same sentiments, we two nations ought to be able to reach an understanding without any sacrifice of our security on the Rhine."

M. Baily then voices the spreading sentiment of France that this nation is ready to bargain with America in case America so wishes.

"If ever war breaks out between America and Japan," he writes, "the naval bases of the American Republic would not permit her to carry operations to her enemy unless she were able to make use of the geographic situation of the French Pacific colonies and harbors and their splendid naval stations lying right along the route."

No day passes without some French writer pointing out that the United States can arrange to use French naval bases if France can arrange to count upon American aid should Germany again attempt war against her.

Today's newspapers display prominently an agency dispatch from Washington saying that the American delegates to the conference had decided to suggest a "voluntary association of nations" with a world court. This suggestion does not fail to find critics. It is pointed out that what the American delegates will propose is an association of nations without a charter or rules and regulations.

This idea was weighed at the Paris conference and it was unanimously decided that an association without any rules would be unworkable because "bad." The nations would be subject only to moral obligations, and moral obligations do not bind bad folks. If any other form of voluntary association is meant it is argued that America should know that no nation has been forced to join the League of Nations.

As for a world court one already exists which it is argued should not be thrown away for another like it bearing the mark "made in the U. S. A."

Saint Brice in the Journal says America is proposing free love among the nations, but remarks that marriage vows have always been found conducive to the improvement of society.

"Americans," he continues, "are the nicest people in the world. They are well fixed in their own country, which can take care of three or four times as many inhabitants. They don't want to tie up with any one. They only wish to prevent Japan from eating China and Siberia. To obtain that it is necessary that Japan give up her strength. First, her alliance with England, then her army and then her navy. That is all. But she must do that or—war.

"The Japanese can say that they are not well fixed in their country with 50,000,000 people on territory about the size of Belgium, and exceeding a million births annually. Expansion is a necessity. Where can she expand except toward weaker States, since all others are closed to her?

"All that is logical, but the little Japanese know it is not enough to be logical to have their way. They know how to wait. They proved that at Simonoseki and before the Russian assault at Port Arthur. And thus they work smoothly and solidly. They will make all sorts of concessions as to Shantung, but only to the Chinese. They will make all sorts of concessions about Yap, but only to Americans.

"To reduce armaments—nothing finer. But general principles should be fixed first before details. One must not go too fast."

Bainville in the Liberté does not credit the news.

"It is difficult to believe that President Harding, following in the footsteps of President Wilson, is about to propose another League of Nations. The United States by a large majority elected Mr. Harding as a protest against Wilsonianism and against the League. We refuse to believe Mr. Harding will now propose a counter-league. That would be too childish."

BRIAND DUE HERE SUNDAY.

Premier Will Not Land From Ship Until the Next Morning.

ON BOARD THE STEAMER LAFAYETTE, Nov. 3 (by Wireless to The Associated Press).—The Lafayette, with the French delegates to the Washington conference aboard, is due to arrive at New York, according to the present plan, on Sunday evening.

Premier Briand and the other members of the delegation will not land until Monday morning.

All the members of the mission are well, with the exception of M. Sarraut, who is suffering from tonsilitis. The weather is still rather rough.

PARLIAMENT ROLE UNCERTAIN

Lloyd George Says It Depends on Conference Outcome.

LONDON, Nov. 3.—Premier Lloyd George was asked in the House of Commons today whether resolutions adopted at the Washington conference would require parliamentary sanction in each country represented, or whether the delegates would possess plenipotentiary powers. To this the Premier replied:

"I am not in a position to answer the first part of the question, pending the outcome of the conference. The British delegates will be furnished with the usual full powers."

Special prayers for the success of the Washington conference were ordered by the chief rabbi here today to be said on Nov. 12 in all synagogues in England. These prayers are to be added to the usual supplications on that day for the royal household.

KILLED IN A PARIS HOTEL.

John Gill, Former U. S. Navy Petty Officer, Falls Down Elevator Shaft.

Special Cable to THE NEW YORK TIMES.

PARIS, Nov. 3.—John Gill, 56 years old, of 11 Willoughby Avenue, Brooklyn, was killed when he fell down the elevator shaft in the Londres Hotel here early this morning.

At the Navy Yard in Brooklyn yesterday it was stated that John H. Gill was on the list of men who had retired from the naval service. He was a chief carpenter and spent forty years in service. His address, according to the records, was 11 Rue Scribe, Paris, France. At the Navy Yard it was learned that Gill left Brooklyn early in the Summer to go to France.

RAILROADS DECIDE TO PRESS WAGE CUTS

Executives of Eastern Lines, in Conference Here, Agree on Plan of Action.

FIRST STEP NEXT WEEK

Parleys With Employes Will Be Followed Promptly by Applications to the Labor Board.

Executives of the Eastern railroads who met yesterday at the Grand Central terminal decided to press their demands for further wage cuts with the greatest possible speed. The different railroads will begin next week to call for conferences with representatives of the employes of different classes to attempt to agree on the proposed wage cuts.

When these conferences fail, as they are expected to do, the railroads will separately make their applications to the Railroad Labor Board for further reductions. As the Labor Board averted the strike by promising the brotherhoods not to consider further wage reductions until the controversies relating to rules had been disposed of, the Labor Board is expected to postpone the wage demands until far into the future.

Labor Board's Statement.

The calendar of the Railroad Labor Board will be so crowded that it will not be able to take up the question of railroads wage reductions for a long time, according to the statement of the board to the railroad executives, which was made when the board sought to induce the railroad executives to postpone their demand for further wage cuts as a means of averting the strike. After their conference yesterday, the railroads made public the following:

"A meeting of the chief operating officials of the eastern railroads was held today in the Grand Central Terminal to consider the methods of procedure to be followed by the railroads, looking to the reduction in wage scales in order to reduce the cost of operation and make possible some reduction in the freight rates, as are being so urgently demanded by the shipping public of the representatives of the Administration at Washington.

"In order to obtain the necessary information regarding the conditions in outside industries, it will be necessary for comprehensive studies and investigations to be made and the meeting was called primarily to discuss ways and means for collecting this information, as it affects conditions in the different communities served by the various railroads.

"The meeting was unanimous in the view that the present conditions necessitate the earliest possible reduction in the wage scales. This cannot be started without serving thirty days' notice upon the representatives of the different classes of railroad employes, after which conferences are necessary in order to develop whether or not it is possible to reach agreements. In the event it is not possible to reach agreements, then it will become necessary for the disputes to be submitted to the United States Railroad Labor Board. It is planned to present the required thirty days' notice to the representatives of each class of employes in the latter part of next week, it being impossible to complete the details for the preparation of such notices prior to that date."

Elaborate Preparation Necessary.

The case for wage reductions calls for elaborate preparation, because the problem is different as affecting different communities and classes of labor. Wages are to be adjusted, according to the Railroad act, with reference to cost of living, wages paid in other lines for similar work, the degree of hazard existing in a given occupation, the amount of skill and experience required, the continuity of employment or absence of lay-offs, the benefits accruing from pensions and similar arrangements and "other relevant conditions."

One other "relevant condition" is more important than any of the foregoing, according to representatives of the railroads, and that is the business depression alleged to be due to excessive rates and the demand of the public for lower freight rates.

One of the railroad Presidents said after the conference yesterday:

"We are only seeking to have the rest of the 20 per cent. increase of last year marked off. Twelve per cent. of it has been marked off already. About 6 or 7 per cent. of the existing pay would have to be cut off to accomplish this. That part of it relates to the train-operating classes. As to other employes, we intend making an exhaustive study of the matter and seeking the reduction of wages to ordinary standards in various communities."

Convict Stolen Auto Receiver.

Edward Lang, known in criminal circles as "Coast-to-Coast Eddie," who was denounced by District Attorney Harry E. Lewis of Brooklyn as being the mainspring of a band of automobile thieves who operated in almost every section of this country, was convicted yesterday in the Kings County Court of receiving stolen goods as a second offender. Sentence will be imposed by Judge William R. Bayes, who presided at the trial. The maximum penalty is ten years in State Prison.

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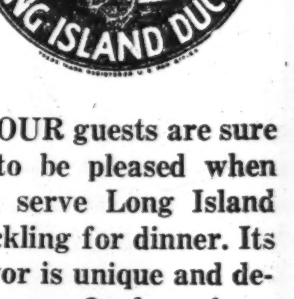

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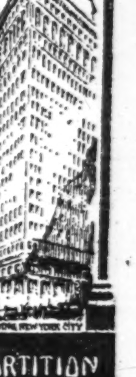

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MUST DELIVER MILK, COPELAND WARNS

Continued from Page 1, Column 7.

Health Commissioner Charles Niedner of the Empire State Dairy Company, in a statement, said that Dr. Copeland might have prevented a strike if he had acted on Thursday.

I. Elkin Nathans, Secretary of the Milk Conference Board, was not invited to attend the Copeland conference. He said plans for the open shop fight would go on despite any threats of municipal control.

Mr. Nathans for the first time yesterday also pointed out that the union's bill of demands had called for the creation of a number of new positions, which would increase the cost of distribution. He cited specifically the demand that five men be employed as route foremen for each sixty-bottle route, whereas three men are now employed to supervise that number of routes.

Dealers Organize Service.

He made it plain that if the cost of distribution was increased the public must be prepared to pay for it.

The Milk Conference Board announced the appointment of an emergency relief committee to keep in touch with hospitals, special cases of invalidism, juvenile institutions, and persons especially who require milk for children. This committee will see to it that all needy cases are supplied.

Bird S. Coler, Commissioner of Public Welfare, said that all hospitals and public institutions had been properly cared for yesterday, and that the department was using its trucks to haul milk to institutions for children.

The distributers yesterday concentrated their efforts on getting milk to stations. It was being placed on sale in every sort of store. Grocers were handling more milk than ever before. Stores which never handled milk before were selling quantities of it. Candy and bakery shops had it on sale. All stations appeared to have supplies to meet demands.

The Sheffield Farms pasteurizing plant at 632 West 125th Street received 2,000 cans of forty quarts each, the daily capacity. It was said that 1,000 cans had been bottled and pasteurized.

A canvas of the Bronx showed that there was a shortage of certified or "Grade A" milk, needed for babies, but the distributers have promised to increase the supply.

Dr. Kenneth S. Guthrie, pastor of All Saints' Church, called upon the churches to co-operate. He opened the basement of his church at Henry and Scammel Street to the Borden Company. Women leaders volunteered to help.

Colonel Helen Bastedo, in command of the Women's Motor Corps of America, said: "We will look after baby clinics and hospitals in the delivery of milk while the crisis is on, but we will not in any sense act as strikebreakers."

Nine stations to supply mothers and children with milk were opened under the supervision of Jersey City officials yesterday. In Newark it was reported that independent companies were supplying a majority of families with milk. The Willow Brook Dairy Company of Mount Vernon announced that deliveries to stores were 75 per cent of normal.

Although union officials had announced that the locals would immediately start paying strike benefits ranging from $15 to $25 it was learned that such benefits were not being paid and probably would not start until next week.

Union officials boasted that their men held account books of the distributers covering more than $2,000,000 worth of collections. In these books the drivers have been in the habit of keeping their records of customers and money owed.

Two strikers in Brooklyn, it was announced at the Milk Conference Board, were arrested on charges of grand larceny for failing to return the books and held in $2,500 bail each.

Director of Public Safety William J. Brennan in Newark yesterday refused to put policemen on all of the milk wagons and trucks of the Borden Farm Products Company, but only on trucks for delivering milk to hospitals and nurseries.

At a conference in Mayor Hague's office in Jersey City an agreement was reached with union leaders whereby trucks may be sent to points under the direction of the city authorities. The union also offered to furnish men to deliver milk to stores and retail dealers.

Robert L. Bacon of Westbury, L. I., son of Robert Bacon, former Ambassador to France, gave milk for thirty families from his dairy yesterday. Other residents of the Wheatley Hills section with large dairies were expected to take the same action. The Nassau County Association in Mineola supplied fifty-four families, with 129 children.

MEDIATION IN CLEVELAND.

Company Agrees to Arbitrate Cut—Insists It Will Keep Open Shop.

CLEVELAND, Ohio, Nov. 3.—Attempts by city officials to end the strike of 800 milk drivers of the Telling-Belle Vernon Company against a 20 per cent. wage reduction, resulted today in the company agreeing to arbitrate the wage question, although officials said that it would maintain the open shop.

The conference followed the granting of a temporary injunction restraining strikers from interfering with milk deliveries. The order was requested after outbreaks which resulted in the probable fatal injury of a guard on a truck and less serious injuries to several others. Although deliveries to hospitals and dispensaries for babies decreased today, the company announced that it would arrange to facilitate deliveries tomorrow, regardless of the attitude toward arbitration assumed by the union workers.

HARVEY DECLARES WE BAR ALLIANCE

Continued from Page 1, Column 1.

the assurance of tranquil relations among the powers of the world."

There was, he added, political peace in a broad sense, and it was industrial peace that now was being sought and which must be obtained.

"We must face the issue squarely and manfully," he said, "as befits our race. The first fundamental principle that we must recognize is that economic laws are superior to legislative enactments."

He said that supply and demand constituted the basic law of all industry and that a period of what normally would be termed overproduction should now follow the long period of underproduction. Instead, however, he held that both England and America had been persistent in underproduction.

"While the employer, reluctant to dispose of present stocks at lower prices, is willing to sell for prices approximating the ante-bellum standard all goods hereafter produced," Mr. Harvey continued, "employes are asking for more money and shorter hours now and still more money and still shorter hours hereafter. On the part of both employers and employes it is a fatuous policy thus to mock the fundamental laws of economics. It is a perilous policy which if applied to international affairs immensely increases the danger of war. Applied to domestic economics it not only fails to exercise an influence for averting industrial strife, but very positively aggravates the situation so as to increase the danger of conflict.

"We, of course, do not anticipate violence or revolution. That is out of the question, but we would be blind to the signs of the times if we did not perceive the danger of an industrial war as much exceeding any hitherto known as the economic disturbances caused by and bequeathed by the great war exceed those of any former occasion."

MANY OPEN SESSIONS LIKELY FOR PARLEY

Continued from Page 1, Column 4.

high and informed quarter that there are likely to be a number of open sessions held, and possibly at frequent intervals, although there will necessarily be numerous secret sessions, both of the conference itself and of members of delegations.

It was further intimated in the same authoritative quarter that the world would probably be surprised at the extent of real publicity given to the conference's deliberations. The declaration was reiterated with emphasis in official quarters that the position of the American Government respecting publicity is in favor of the greatest publicity consistent with the success of the conference, though it is held by officials that it would be a mistake, from the viewpoint of success, to throw the doors wide open for every meeting.

The rules respecting open sessions and the issuance of statements will be made by the conference itself. But so far as the American Government has any influence in the matter, and as the one calling the conference its word should carry weight and respect, there will be no toleration of any attempt by devious ways to bottle up the news of the gathering.

It was said that in addition to having the sessions open as far as they can be, definitive statements would be made from time to time, both orally and in writing. This sentiment is understood to reflect the attitude of all the delegations.

The Administration is counting upon public opinion having a vital bearing on the work of the conference and feels that this opinion, to be effective, should be fully informed. It was declared authoritatively that absolutely nothing was being devised for secrecy.

It is expected that the American proposals will be made public in their entirety after they have been presented to the conference.

The American delegation met again this afternoon and is understood to have devoted its attention more to aspects of the Pacific problem than to that of limitation of armament. While the conference will decide on its procedure, it is believed that organization will begin on Monday, Nov. 14, and take several days. There will be a large number of committees and subcommittees to be selected in addition to the officers, and the procedure must be determined.

HARDING RECEIVES DELEGATES

Japanese Group Biggest Ever Sent Abroad by Tokio.

Special to The New York Times.

WASHINGTON, Nov. 3.—The Japanese delegates to the Conference on Limitation of Armament, Admiral Tomosaburo Kato, Prince Iyesato Tokugawa and Ambassador Shidehara, made a round of formal calls today, visiting in turn President Harding at the White House, Vice President Coolidge, Secretary of War Weeks and Secretary of the Navy Denby. The delegates were accompanied by Masano Hanihara, Secretary General of the Japanese delegation.

There will be no authorized utterance from the delegates until Saturday evening, when they will hold a reception at their headquarters at the Shoreham Hotel. It is expected that on that occasion Admiral Kato and Prince Tokugawa will make statements respecting Japan's attitude toward and their program in the conference.

Persons attached to the delegation, which includes technical and other advisers and attachés and numbers more than a hundred persons, said today that Japan never before had sent abroad so large and important a commission as the one now here. Both the Portsmouth Peace Conference and the Versailles Conference were declared to have been of less vital importance to Japan than the one to be held in Washington promises to be.

The Japanese, like the British, French and Italian delegations, while coming fully prepared to deliberate upon the problems covered by the agenda and other matters, are understood to be expecting the American Government to submit the first projects for consideration. There is a general air of serious interest and expectancy among the Japanese, who, because of their interests being so deeply involved, contemplate taking a far more prominent place in the deliberations of the Washington conference than their delegation did in the Paris conference.

Coincidental with the arrival in Washington of the main Japanese delegation, there arrived the text of a recent statement by Yukio Osaki, former Minister of Justice in the Okuma Cabinet, a Liberal parliamentarian and Japan's foremost advocate of armament reduction, concerning the work of the conference.

"There exist today in Japan," Osaki said, "exactly similar sentiments to those which prevailed at the time when Commodore Perry came to Japan in 1853 to open up the country to foreign commerce. Japanese history is repeating itself. At that time most of the people of Japan believed that Commodore Perry came to invade or to annex the country. Today most of the people believe America has come forward with proposals for disarmament with purely selfish aims, and they suspect her motives.

"The people are mistaken today, as they were at the time of Commodore Perry, and in time they will find this out. They will awake to learn that America's proposals and invitation are sincere and that we are on the eve of a new world era. Epoch-making events for Japan are coming.

"When the United States in 1853 proposed to open Japan, if we had accepted everything would have gone smoothly, but suspiciously we resisted. Today, if we resist we will injure our own cause. What Japan needs today is men of broad vision.

"The people of Japan are easily led, and therefore easily misled. The people of Japan today do not want to kill or do not want to be killed. The trouble is they are being misled through the influence of the militarists and the press. The militarists, while not as powerful as formerly, are still the dominant factor in controlling the policies and destiny of this country. To a great extent they either control the press or, through subtle methods, influence the press. Even the newspapers which editorially support disarmament display in their news columns articles and inspired news which stirs up the nationalistic spirit and create misunderstandings as to other nationals.

"Japan is pictured by the press as not only invincible in arms, but as always and ever in the right in every case and every cause; and, again, whenever necessary or advisable, the people are kept in ignorance by the suppression or withholding of the news.

"A change that I have advocated, and will continue to advocate, is to revise the regulations as to the appointment of the Ministers of Navy and War. It is impossible to form any Cabinet without the approval of the militarists, and every Cabinet's existence is subject to their dictation."

WASHINGTON, Nov. 3.—The Chinese, Italian and Belgian delegations to the arms conference were formally received by President Harding today, and most of those who have arrived completed the round of official visits by paying their respects to Secretaries Hughes, Weeks and Denby. In each case the meetings were of a ceremonial character and the issues of the coming conference were not discussed.

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UNTERMYER SEES HYLAN AS TRICKSTER

Cites Mayor's Assertion That Lawyer Favored Guaranteeing Traction Profits.

"A WANTON FALSEHOOD"

In Plea for Lockwood He Charges That Brindellites Are Plotting His Defeat.

Declaring that the incident demonstrated the "utter dishonesty" of Mayor Hylan's campaign, Samuel Untermyer denied the Mayor's assertion that his transit plan contemplated that the city should guarantee profits to the traction companies, in a speech at the Lenox Assembly rooms, Second Street and Avenue C, last evening. Mr. Untermyer characterized the Mayor's statement as a "wilful and wanton falsehood," and said that his plan provided merely for guaranteeing the actual expenses of operation and did not permit the city to advance a single penny toward paying interest on any securities.

In his speech on Wednesday night, Mayor Hylan referred to Mr. Untermyer as "Subway Sam" and "Untermyer." Mr. Untermyer said that there had been nothing in his relations with the Mayor to justify such an undignified reference, and that, if the Mayor continued, he might be tempted to give him a new name to fit his middle initial and to refer to him as John "Fake" Hylan.

In urging his hearers, particularly Democrats, to vote for Senator Charles C. Lockwood, Coalition candidate for Controller, Mr. Untermyer said he had received information that associates of Robert P. Brindell on the Building Trades Council and members of the Master Plumbers' Association, and other organizations whose misdeeds were exposed by the Lockwood committee, were at work actively to defeat Senator Lockwood.

"I believe that it is too late for any amount of Mayoralty billingsgate and misrepresentation to deceive the people as to my position in this campaign," said Mr. Untermyer. "I came into it originally solely on behalf of Senator Lockwood because I believed him to be one of the most upright and devoted men I have ever met in public life. By his brave stand as Chairman of the Lockwood committee he has solidly arrayed against him all the lawless elements in the community and especially among the grafting labor leaders who were betraying their labor unions, some of whom we have landed in jail, the business pirates and the financial profiteers. The voters must stand behind him to offset these powerful influences.

Wants Lockwood to Win.

"I persistently refused to take sides in the Mayoralty fight until satisfied from Major Curran's unequivocal stand in favor of the restoration and maintenance of the 5-cent fare with free transfers that his election furnished the only outlet through which to reach this result. Mayors may come and Mayors may go, but when this traction reorganization by the Transit Commission has become an accomplished fact and the securities have been distributed it can never be changed. Unless we can now assure the 5-cent fare with free transfers it is forever gone.

"I am also deeply concerned in the success of Senator Lockwood, not so much on his own account, for it makes little difference to him, but because of my anxiety that the influences which are seeking to defeat him shall not succeed and that the usefulness of the Lockwood committee in its further investigations shall be preserved and augmented, through the well-deserved public approval given to a faithful servant.

"Brindellism and the Brindellites are concentrating their fire on his defeat out of revenge for his activities. The old 'Entertainment Committee' of the Building Trades Council, jocularly so dubbed because the chief duty of the 'Entertainment Committee' consisted in 'beating up' men of the Zaranko Union and other inoffensive union men who had the misguided opinion that the decisions reached by Brindell for their welfare were debatable, is scouring the city cajoling the members and threatening the defeat of Senator Lockwood.

"In like manner, the Master Plumbers' Association, members of which were part of the Hettrick rings that were exposed as swindling the city and blackjacking building construction, some of whom were sent to prison and others fined on their pleas of guilty, actually met last week in solemn conclave and are banded together for the defeat of Senator Lockwood. All their guns are trained on him and they are determined on his slaughter for his part in landing Brindell and his three lieutenants in prison, where they now are. Do the voters want any better reason for electing him?

"I know that the great body of self-respecting members and workmen of the Building Trades Council are not parties to and are out of sympathy with this monstrous conspiracy. They should be and I believe they are grateful for their new-found freedom from the tyranny exercised over them by the Brindell égime. But there is no doubt that the conspiracy is under way. We have had many evidences of its existence. You must not lose sight of the intimate political relations that existed between Brindell and the Mayor who appointed him a member of the committee that with fine irony went under the name of the Housing Committee. Some of the members of that committee constituted the greatest obstacle to housing against which we have had to contend.

Lauds Curran on Traction.

"You can defeat this conspiracy by standing solidly back of Senator Lockwood. I call on all decent citizens regardless of party to come to his support. Although Mayor Hylan's friend and appointee, Brindell, is temporarily prevented from conducting the Mayor's campaign in person by conditions over which he has no control, all the worst elements that were behind him are actively and bitterly concentrating their fire on Senator Lockwood. It is up to you.

"I want to talk to you briefly about the issue of traction and the five-cent fare, about which, strange to say, there seem to be many voters who are still dubious notwithstanding Major Curran's and Senator Lockwood's emphatic declarations on that subject and notwithstanding the fact that they have presented a detailed, constructive plan for securing this result.

"On the other hand, no amount of challenge or persuasion has been able to drag from Mayor Hylan a statement or explanation of any plan by which he proposes to solve this difficult problem, except the impudent, preposterous suggestion that he would call together the 25,000 investors in Interborough bonds and notes scattered all over the world, that are worth today over $100,000,000 on the market, and would invite them to make a bonfire of their bonds. That was the only logical effect of his absurd way of disposing of a great and complicated problem in about ten lines.

"The fact is that, due to his inaction and incompetency, and in the absence of anybody among his advisers who understands the subject, the whole subject has been taken out of the hands of the city and put under State control. It will require a master in tactics and resourcefulness in reorganization to rescue the five-cent fare with free transfers for the people. Major Curran's plan is intelligent and constructive, and I believe he can accomplish it. There is no hope of its being done with the Mayor.

Quotes the Mayor.

"The point I want to make with you now in connection with these statements made by me (at a time when I did not know Major Curran's views, and had no intention of supporting him), as demonstrating the utter dishonesty of the Mayor's campaign on this subject is to quote from a speech read by him last evening at a number of meetings: 'Mr. Untermyer's alternative plan proposed that the city should guarantee out of its budget certain profits to the traction companies. For sheer brazenness in the interest of the traction group this proposal of Untermyer's was the limit. Subway Sam's proposal failed to interest the public.'

"This is a willful and wanton falsehood. Nothing is further from my thoughts and every line of the plan disproves it.

"You will please note that from the time Governor Miller's bill to take this traction problem out of the hands of the city and lodge it in a State Commission came before the Legislature down to the present moment, I have consistently opposed and denounced it at every step as an unjustifiable interference with the principle of home rule, no matter how great was the provocation, due to the Mayor's hopeless inaction and incompetency to deal with the situation or to so much as comprehend it.

"When the Transit Commission published its proposed plan and invited public discussion I was the first man to oppose the plan, and especially that part of it that permitted of a sliding-scale fare, which I feared and still fear and believe would mean an increased fare. My argument was not, however, based upon abuse or denunciation of the commission or doubt of its good faith or sincerity of purpose; my position was constructive and was accompanied by the presentation of a detailed plan that would render it impossible for all time to come to exact anything beyond a five-cent fare with free transfers.

"And now comes the Mayor, who had probably never read a line of the commission plan or of my plan, and who I know never understood any more of that or any other financial problem than the man in the moon (and perhaps less), and dares try day by day to deceive the voters by the malignant falsehood that my plan provides for guaranteeing profits to the traction companies, when, as you will have seen, it does nothing of the kind, but, on the contrary, makes such a thing impossible and does nothing more than to provide for the actual expenses of operating the system, which the city would have to do in any event to keep the trains running, and does not permit of the city advancing a single penny toward paying the interest on any of the securities that may be issued for the properties unless the system earns the interest after providing for the city's advances; the security holders cannot get a penny under my plan.

"How is it possible to sanely discuss any question affecting the city's interest with a man who deals in such gross and malign misrepresentation? How far do you expect to get with a difficult subject of this sort with that kind of a tricky, ignorant ward politician at the helm? You simply cannot argue questions with him, for he cannot understand anything beyond the mere cunning of demagogy and deceit. God help the City of New York if it must have four more years of that sort of government! It is already on the ragged edge of the debt limit, if it has not already plunged over the top, as is claimed by city officials who ought to know.

"There has been nothing in the past relations between Mayor Hylan and myself that justifies his undignified and disrespectful references to me as 'Sam' or 'Untermyer.' If the Mayor persists in discussing me, who am not a candidate, instead of addressing himself to the issues and telling us how he proposes to restore the five-cent fare for which I am fighting, I may be tempted instead of referring to him as the 'Mayor,' which I have always done out of respect to the office that he holds, to address him as 'the John-Fake-Hylan' that he is.

"When I contrast the bumptious swagger with which he has been traveling the city in his electioneering campaign, invading the pulpit of a sacred house of worship, stirring up sectarian feeling and violating all the decencies of citizenship, but consistently dodging discussion of and lying to the voters about the issues of the campaign, with the modest, gentlemanly, sincere, dignified, intelligent and unobtrusive way in which Major Curran is going about among the people appealing to their reason and citizenship, I wonder of what our voters can be thinking that they hesitate as between these two violent contrasts in men as to which of them will the more ably and faithfully represent their interests."

PROMISES SPEECH ANSWERING HYLAN

Untermyer Calls Mayor's Wednesday Night Charges Hoary, Long-Exploded Myths.

Samuel Untermyer, commenting on Mayor Hylan's attack on him in speeches Wednesday night, declared yesterday that within the next few days he would probably make a speech entitled, "Must we have a chronic, incurable liar for Mayor?" He said the Mayor's accusations had been "repeatedly exploited and exploded"; that "the stuff he talks about is from fifteen to thirty-one years old," and that it had "as much to do with the issues of the campaign as the Mayor has to do with telling the truth, which to him is a foreign commodity."

"He says that I got the electric current for my place at Greystone for seven years without pay, which is about as true as most of the things he says," said Mr. Untermyer. "What that has to do with this campaign is a trifle obscure to me. The facts are that there was a long controversy between the electric company and myself as to the correctness of the meter, which was industriously registering at the rate of from $100 to $200 a month, month in and out, whether I was living in the city or in Florida, Europe and elsewhere, regardless of whether the house was open or closed, occupied or unoccupied. I contested the bill and offered to deposit the money in court. The matter was finally settled (I should say this was about ten years ago) for something like one-half the bill, amounting to about $5,000 or $6,000, which I paid. That is the way I secured electric light for nothing.

"He wants also to know how the late Andrew Freedman, ten years or more ago, managed to get out of his contract for the purchase of the car barns at Park Avenue and Thirty-third Street. The answer is that Mr. Freedman managed to get out by paying $50,000 in cash to the railway company for the privilege of canceling the contract, as was expressly provided for by the contract. If the Mayor will look in the railway company's books he will doubtless find that $50,000 among the receipts of the company.

"He talks about a transaction in straw paper that occurred thirty-one years ago and was the subject of litigation. If he will look in the records of the Congressional Committee on Banking and Currency and in a number of other public archives he will find the explanations there fully set forth. That canard has been dead and buried for a quarter of a centry.

"If the Mayor has any other questions to ask concerning me or my past history or transactions, let him trot them out, regardless of the fact that he is the candidate and I am not, and that they have no conceivable relation to the campaign. But it seems to me that turn-about is fair play.

"Why does he keep asking everybody foolish questions without any relation to the campaign, but answering none concerning the important point of his stand on the constructive plan for assuring the city a 5-cent fare with free transfers that has been put forth by Major Curran? He seems very bashful about disclosing his transit plan whatever or answering any questions as to what he would do in the way of a plan to restore the 5-cent fare other than that Major Curran has advocated.

"But he has a veritable passion for attacking dead men, for they tell no tales. His cowardly attacks upon my deceased friend, Andrew Freedman, whose entire fortune has been dedicated to one of the most beautiful charities ever conceived by the mind of man, are characteristic of his campaign methods. When Mr. Shonts went on the witness stand and publicly gave sworn testimony as to his dealings with the Mayor concerning a 7-cent fare, the Mayor discreetly held his peace. He did not dare deny the testimony. It was only long after Mr. Shonts had died that he who had slunk away in the face of that testimony came forward as bold as a lion to deny its truth.

"The Mayor's garbled statement concerning the constructive plan that I have suggested for assuring to the people of this city for all time to come a 5-cent fare with free transfers, as against the Transit Commission's plan of a sliding scale fare, will be discussed in a speech in which I will endeavor to lay bare the hypocricy of that fake speech."

HYLAN WANTS CRAIG FOR 4 YEARS MORE

Pleads for Re-election of Controller, Whose Ccurage and Skill Are Needed, He Says.

LOCKWOOD IS CRITICISED

Mayor Wants an Investigation of a $450,000 Loan by Postal Life Company.

Mayor Hylan went on the stump for Controller Craig last night at six large political meetings in Manhattan in an effort to divert the sentiment in favor of Senator Charles C. Lockwood's candidacy for the office, next in importance to that of Mayor. As in other speeches in which he had referred briefly to Senator Lockwood, the Mayor declared that Mr. Lockwood was "responsible for an increase of about 30 points in the tax rate," adding that another large increase would have been laid at the Coalition candidate's door "if Controller Craig had not been in office."

After referring to Samuel Untermyer as being "tied up with the traction ring," the Mayor said: "I will later tell more about his past performances." The Mayor spoke in support of Controller Craig's re-election.

"The Controller, if he is dishonest," said the Mayor, "can bankrupt New York. He can favor contractors and pay their padded bills. In a word, he can permit the city's treasury to be looted without even involving himself in a criminal act.

"Craig is a fighter, he knows no defeat when it comes to the city's welfare. He has shown this at every step in his conduct as Controller during the last four years. He has risked his personal safety and discarded personal comfort and convenience to uphold the city's end in dealing with traction corporations, Federal courts and Wall Street. The people should recognize and reward such courageous service.

"Craig is a lawyer of marked ability and he cannot be bluffed by other lawyers in the pay of big interests. Some of the most tremendous financial and governmental problems will arise during the next four years, and Craig's official courage and legal skill are needed in the Board of Estimate.

"The program of the traction group is very plain. They intend to try to 'put over' higher fares with the aid of the Republican Governor and his Transit Commission next year. I should have Craig's services in the Board of Estimate during the next four years."

Attacks Senator Lockwood.

The Mayor then proceeded to attack Senator Lockwood and said that the Lockwood-Lusk bill to relieve subway contractors would cost the city many millions of dollars "unless Controller Craig and myself, through actions in the courts, are able to invalidate it."

"The contractors are very grateful to Senator Lockwood for his 'services,'" continued the Mayor, "and they are spreading money liberally to help elect him. They want Lockwood in the Controller's office so that they can get the kind of 'treatment' they want after they submit their bills. With a subservient Controller, the contractors' ring would fare handsomely at the expense of the people."

The Mayor criticised the work of Lockwood as Chairman and Untermyer as counsel of the Legislative Housing Committee, saying incidentally that Untermyer was appointed counsel "over Lockwood's protest."

"Untermyer's noise about jailing," he said, "attracted the attention of a great many business men, some of whom marveled at Sam's brazenness because they recalled that among Sam's clients are business men in 'trade associations.' They also recalled that some of these clients recently got into 'export associations,' which, under the Webb-Pomerene law, escape the operations of the Sherman Anti-Trust law. Suppose Untermyer were asked which of the so-called 'export associations' he is counsel for, and which of his former 'trade associations' clients are now in the 'export association'?"

The Mayor asserted that Untermyer had not prosecuted any insurance company officials for their methods of lending money on real estate mortgages and added:

"I know of an insurance company that was not asked to explain its strange conduct toward a large borrower, who used the loaned money to erect one of the largest theatre buildings in Brooklyn. That insurance company is the Postal Life, of which Senator Lockwood is and has been counsel for a number of years. The Postal Life agreed to loan $450,000 for the construction of the Loew Theatre building at Broadway and Gates Avenue, Brooklyn. It exacted a condition that before the loan was made the Loew people should take over at a cost of $100,000 undesired lots in Springfield Gardens, Queens Borough, which were held by the Postal Life Insurance Company.

"This charge was not investigated publicly by the Lockwood committee or by Chief Counsel Untermyer. Why did the Lockwood committee stop when it reached this phase of the investigation? 'Interborough Sam' or 'Insurance Lockwood' ought to explain so that the public may judge. If Lockwood wants the Controllership of the greatest city in the world, he should prove that he was not influenced by his Postal Life connection in preventing the disclosures concerning the Postal Life loan on the Loew Theatre building.

Meyer Committee and Curran.

"Through the influence of Lusk and the Republican machine in New York City, the Meyer committee was kept out of Borough President Curran's office. They made no attempt to investigate the wastefulness and extravagance in that office or the extra jobs created for Republican henchmen under Curran."

Mayor Hylan will speak at 4 o'clock this afternoon at the Good Citizens' League, Flushing, under the auspices of the Women's Committee of Flushing. Tonight he will speak at 133 Grand Street, Brooklyn, under the auspices of the Hylan Polish League; at Public School 48, Ellery Street and Delmonico Place; Nineteenth Assembly District Democratic Club, 24 Jefferson Street; the Erasmus Hall, Flatbush Avenue and Church Street; Public School 146, Nineteenth Avenue, between Sixth and Seventh Avenues; at a carnival to be held at Thirteenth Avenue and Forty-sixth Street; Bay Ridge High School, Fourth Avenue and Sixty-seventh Street; the Bayside Casino, Ocean and Emmons Avenue, and if possible at Public School 48, Glenmore and Watkins Avenue.

TO HIRE ELECTION CLERKS.

Board Advertises in the Papers for the First Time.

Fearing a shortage of clerks and tallymen at the polls on election day, the Board of Elections, for the first time in its history, has advertised in the newspapers offering to hire men. At previous elections, the two major parties have furnished all the men needed, but with the increase from women voters the political organizations have not been able to furnish enough men.

Board of Election officials say that the organizations have not furnished the calibre of men needed. It was stated that while the hours would be long, the men being expected to work all day and into the night until the votes are counted the pay would be the same as that given to regular workers. It was said that as a result of the advertisements the Board was receiving a large number of applicants.

CURRAN DEFINES ESTIMATE PROGRAM

Will Demand More Schools, Homes and Parks, and Better Transit for Five-Cent Fare.

A REVISED CITY CHARTER

Recites Bickerings Between Hylan and Craig Which Have Made Board a Farce, He Says.

While Mayor Hylan, under a temporary truce with Controller Craig, devoted most of his speech last night to a plea for the re-election of the Controller and attacks on Senator Charles C. Lockwood of Brooklyn, Mr. Craig's Coalition opponent; Major Henry H. Curran, Coalition candidate for Mayor told his audiences of the real relations that existed between the Mayor and Controller, as illustrated by their constant and costly bickerings in the Board of Estimate. Major Curran made a solemn pledge to stamp out "Hylanism" in the Board, in the event of his election.

The changed tenor of Mayor Hylan's campaign speeches, which until recently have contained little or no mention of his running-mates on the Tammany ticket, is due to instructions issued by no less a personage than Tammany Leader Murphy. The headway made by the campaign of Senator Lockwood, it was learned last night, is giving the Tammany leader a scare. Hence the order to focus the heavy fire on Senator Lockwood rather than on Major Curran.

One of Major Curran's speeches last night was before a body of independent Democrats, at the McCaddin Memorial Hall in Williamsburg. The Democrats vied with the 5,000 or 6,000 Republicans in Brooklyn who heard the Coalition candidate in demonstrative approval, of his attacks on Murphyism, Hearstism and Hylanism. Defining Hylanism, Major Curran said:

"It stands for Hearst and for Hirshfield, Hylan's Commissioner of Accounts, whose chief function seems to be to be ready with the bucket of whitewash for Hylan's friends and with mud from the gutter to hurl at his opponents."

Aside from what appeared in his set speech, Major Curran assailed what he declared the most recent attempt of the Hylan Administration to use school children for the political advancement of the Mayor and his running mates. Major Curran said that a letter had fallen into his hands which showed that under the guise of "exercises" children in at least one public school were compelled to write this letter:

"Dear Parent: There is no part time or double session in this school or in this part of the city.

"Your loving child."

"Is that putting politics into the public schools or is it not?" asked Major Curran. "The contents of that letter is the most brazen and by far the cruellest lie I've ever heard uttered. I do not object to Hearst and Hylan telling lies, for of them no better could be expected, but I do object to little children being asked to write a lie like that."

Major Curran spoke last night at three meetings in Manhattan—the Bryn Mawr Club at 279 Lexington Avenue; Cooper Union, under Citizens Union auspices and at Lenox Assembly Rooms, 256 Second Street. He addressed meetings in Brooklyn at Kismet Temple; Public School 42, St. Mark's and Classon Avs.; Sixteenth Ward Republican Club, 132 Leonard St.; Young Republican Club, Johnson Building, 8 Nevins St.; Veteran Labor Legion, New National Hall, Eckford Street and Driggs Avenue.

In telling of his determination to purge the Board of Estimate, if, through being elected Mayor, he should become its Chairman, Major Curran outlined a definite program of constructive work that he would expect it to undertake.

"When I am Mayor I pledge you my word to eradicate the last vestige of Hylanism from the Board of Estimate," said Major Curran, "There will be team work in my board instead of dissension. There will be courtesy and decency, not only among members of the board, but likewise between the board and the public. City employes who come before my board will find they have the same rights and privileges as any other citizen and their requests will be heard and decided on the merits.

"Instead of the Hearst-Hylan hit or miss methods of aimless drifting, I propose that my Board of Estimate shall work along definite lines with a definite policy of city development. In my program for constructive Board of Estimate work I include: More homes, more schools, more parks, playgrounds and beaches, home rule, better transit for 5-cent fare, full value for each taxpayer's dollar spent, intelligent port development to reduce the cost of living, revision of the city's charter to reorganize the city's financial system, a city plan that will help people live near their work and work near their homes.

"These are lines along which I want the next Board of Estimate to work. While I am Chairman of that board neither California Millionaire Hearst nor Convict Hettrick will be in control. I shall be Mayor, and nobody else. I shall be guided only by the wishes of the 6,000,000 men, women and children of our five boroughs. Their welfare shall be my only aim."

Major Curran spoke in part as follows:

"There is an aspect of Hylanism which the people have come to know pretty well and to look for since Hearst put his man Friday in the City Hall. It is the record of Hylanism in the Board of Estimate; a record of quarreling and bickering, of discourtesy and even insults not only among the members of the board, but from the board itself to citizens whose business compelled them to appear before it.

"Do you realize that the Board of Estimate is the Board of Directors of this tremendous business enterprise, the City of New York, which spends a million dollars every day to carry on its work? Decisions of the board affect the health and happiness of every one of the 6,000,000 men, women and children living in the five boroughs. The Mayor is Chairman of the board. He is, or should be, responsible for any policy the board pursues. His ability and success mean the prosperity of the city. His inability and failure mean untold hardship to every person in New York.

"I charge Hylan with having fallen down utterly and completely as the Chairman of the Board of Estimate, as the head of this great business corporation of the City of New York. Where his position demanded dignity, courage and initiative, Hylan groveled at the feet of Millionaire Hearst and Convict Hettrick and did their bidding regardless of the welfare of the people who elected him. Where his job required foresight and ability and a definite fixed policy, Hearst's Man-Friday Hylan dodged and shifted and evaded every issue.

"When the teachers and other city employes came before the board and pleaded for a living wage, Hylan insulted them and told them 'to go get other jobs.' When the housing shortage was at its height and the men, women and children of the city, jammed and huddled in unhealthy and indecent living quarters, looked to the Mayor for help, this mannikin of a California millionaire was too busy with contracts for the building of a $20,000,000 courthouse to listen to them. Hylan didn't build this courthouse because he tripped over a limestone scandal, but before he tripped he managed to spend more than a million dollars of the people's money, and all we have is a hole in the ground. Tweed, at least, got a courthouse built.

"When the traction situation in this town was at its worst and transfers were being discontinued right and left, when the people were paying ten and fifteen cent carfares, where formerly they paid five, what did Hylanism in the Board of Estimate accomplish for them? Heart's Man-Friday Hylan conferred secretly with Shonts of the Interborough and MacFarland, Hearst's traction expert in Boston. Hylan planned to help the traction companies stick us with a seven-cent fare. When this plan fell through, Hylan didn't dare to tell the people what he had suggested to Shonts. With no constructive plan of his own when the Shonts deal failed, Hylan and his Board of Estimate simply contented itself with blocking all improvements and extensions of service.

"Under Hylan, the Board of Estimate has been absolutely unable to devise and follow any policy for meeting the needs of the city. They have schemed and quarreled, but they have not acted. They have played politics, but they have not served the people. How could they? Hylan had to get his orders from Hearst, and the rest of the Board of Estimate members were contemptuous of his obsequious catering to the wishes of the California millionaire. Hence every Friday morning, in the Board of Estimate room in the City Hall, we had threats and taunts, vituperation and fist-shaking, that the papers advertised as the "best vaudeville show in town," that people came from far and near to look and laugh at, that made our city's Government a laughing-stock and a byword the world over.

"Here is an exchange of compliments between Hylan and Craig, the Siamese Twins of City Hall, the devoted pair and Park & Tilford of the city's government. This verbal brawl took place on June 11, 1920. I quote a contemporary account of the meeting:

"'Of all the men I ever worked with, you are the most annoying!' said Hylan.

"'Never mind!' retorted Craig. 'You probably won't have to work with any more Controllers.'

"At another meeting Craig had incurred Hylan's enmity by voting against a pet appropriation for Commissioner Enright.

"'Don't worry, Commissioner,' said Hylan to Enright, 'things like this happen sometimes.' He then turned toward Craig.

"'The time has come when the Controller will cease to run this whole town,' he remarked.

"'Craig chuckled back, 'You've only got eighteen months more yourself.'

"'Yes, and I'm going to make use of it," stormed his Honor.

"'You'll need to,' flashed Craig. 'I don't think you'll get another chance.'

"At still another meeting Craig charged that 'the members of the Board of Education had not done their duty.' He said:

"'Mayor Hylan is the only Mayor of New York who ever had the appointment of a whole Board of Education. That board has been in office two and a half years and I don't believe one of the members has ever visited a schoolhouse to find out what condition it is in.'

"And then, a moment later, he added: "'I've got enough on them now to have a new Board of Education.'

"'And along with it,' rejoined Hylan, "we may have a new Controller. I, for one, am not going to stand for your whims any longer.'

"Very funny, isn't it? But, as some one has figured out, that one boorish dialogue cost the taxpayers about in officials' time wasted, without considering the disgrace that it brought upon the city we call our own.' And what I have described, or something like it, has happened every Friday morning in New York's City Hall, while Hearst in California has operated here in New York in the person of his tool Hylan."

WOMEN MAKE APPEAL FOR CURRAN VOTES

Charge Many Failures and Neglects in City Affairs to Hylan Regime.

SEE CHANCE TO CLEAN CITY

Endorse Curran for Constructive Policy in Housing Situation.

Women representing many walks of life sent out a stirring appeal to their sisters throughout the city yesterday to come to the support of Henry H. Curran, the Coalition candidate for Mayor.

Lack of seating facilities in the public schools, high rents and overcrowding, the abolition of free transfers on the transit lines, rising taxes, lack of police protection are shortcomings charged up against the Hylan administration. The appeal says that it is for women, having their first chance this year in a municipal election, to demonstrate what they can accomplish in the interest of good government. Part of the appeal is as follows:

"It is our chance to make good our pledge when the vote was given us to clean house politically, irrespective of party politics. We must put our minds and hearts on this matter of city management now and see how the administration which came into power in 1917 has done its work.

"What about the subways and the five-cent fare? Those of us who daily go to work and must use the subways are packed like sardines. When we travel on the surface cars we find more free transfers abolished—which means we must pay 5 cents additional or walk. There has been more blaring of trumpets about the 'interests' and the five-cent fare, but we who travel and must cross the city, as well as go north and south, know that we do not now pay 5 cents, but 7 cents or 10 cents.

"What about the police conditions? Under department heads whose interests appear to be more in money-making and promoting favorites than in serving the city, our homes and our children are not properly protected.

"Curran is the one man in the present Administration who has done something constructive about housing. His tax exemption ordinance is producing buildings. In traction matters he has had the courage of his convictions and has opposed the leaders of his party. He stands for a 5-cent fare, but service with it."

The appeal was signed by the following women:

Bertha Rembaugh,	Ethel Wallace,
Mary Shaw,	Mrs. L. Hand,
Fannie Hurst,	Mrs. W. D. Straight,
Mary K. Simkhovitch,	Katherine B. Davis,
Mrs. H. E. Dreier,	Hattie Kaufman,
Mrs. M. Morgenthau	Ray Davis,
Jr.,	Anne O'H. Shinn,
Jane J. Martin,	Mrs. W. H. Hays,
Helen Leavitt,	Dr. N. G. Seymour,
Mary G. Hay,	Mrs. W. A. Wheelock,
Sarah H. Rhodes,	Alice Lewisohn,
Maude V. Whitney,	Irene Lewisohn,
Mrs. B. E. Pollak,	Jules M. Fanning,
Mrs. W. C. Beecher,	Marie I. Lamer,
Bernice Griswold,	Mrs. Eugene Grant,
Mrs. F. C. Hodgdon,	Anna May Mason,
Mary E. Dreier,	Mrs. F. Raddoz.
Annie Goodrich,	

HAILS CURRAN AS IRISH.

Advocate Refers to Candidate as "Seventh Mayor of New York."

The Advocate, an Irish weekly, in its current issue devotes a page to Henry H. Curran, the Republican-Coalition candidate for Mayor, who is hailed as belonging to the Currans of Ireland of which John Philpot Curran, distinguished Irish scholar and patriot, was a member. The paper speaks prophetically in referring to Major Curran as "the seventh Mayor of Greater New York."

There were many noted Currans in Irish history as soldiers, writers and orators, says The Advocate, and it was this noted family that boasted of Sarah Curran, the sweetheart of Robert Emmet, the Irish liberator.

"About a mile and a half from Enniskillen, County Fermanagh, Ireland, there is a sacred spot called 'Devenish Island,'" says the article. "A pretty legend is attached to it that it is the only spot on earth which his Santanic Majesty dare not enter. St. Molaise, the founder, having so blessed it. Standing guard over this place is the saint's stone coffin. Some years ago, seven English soldiers wantonly and maliciously broke into this coffin and despoiled it. A little bit later, when they were on their way to Enniskillen, evry one of them paid the penalty for his sacrilege by being drowned. This island, along with the whole country surrounding it, was long ago known as the 'Curran territory.' Several Currans lie buried in the little cemetery on the island, but so many generations have passed since interments took place there that it is almost impossible to make out the names on the headstones. In this hallowed ground lies the ancestry of Major Henry H. Curran, Coalition candidate for Mayor of New York City."

DARES HYLAN DENY HE'S TOOL OF HEARST

Continued from Page 1, Column 5.

Department under Mayor Hylan had sold great quantities of food which it had taken over from the Government to sell to the poor of the city to high class hotels and clubs, including the Hotel Traymore at Atlantic City, where, he said, Charles F. Murphy always stops when he goes there. He said this information had been handed him only recently in an envelope bearing the stamp of the United States Quartermaster's Department of this division.

"Among those papers," he said, "was an order from O'Malley, the Commissioner of Markets, Hylan's appointee, on the Quartermaster, ordering him to release to A. Silz, Inc., 500,000 pounds of chicken. Well, that seems funny to me. What was the solution of it? Of course Silz & Co., whose business is to supply high class hotels and clubs, are simply acting as agents for O'Malley. So I went further, and I turned the rest of the papers over and looked them through and they were orders from Silz on the Quartermaster. O'Malley ordered the Quartermaster to release 500,000 pounds, and then I found the orders of A. Silz—and these were originals on the Quartermaster on that release.

Poultry for Big Hotels.

"And those chickens eventually got to the Hotel Astor and the Hotel Netherland and other hotels of a similar nature, and there were thousands and thousands of pounds of chickens, pork loins, choice beef, that were released—well, for illustration, the headquarters of Mr. Murphy in Atlantic City, I understand, is the Hotel Traymore. There were thousands of pounds which were necessary for the distribution of the poor released for Atlantic City, for the Hotel Traymore. There was food released for Waterbury, Conn.—for the poor of New York, of course."

Mr. Jerome said that the only answer that had been made so far to his charges against the Mayor was personal abuse of himself.

"This seems to me to be wholly outside the issue," he said, "because whether or not I am a good man is no reason for voting for or against Hylan that I can see."

The speaker said that among the Mayor's closest friends since he became Mayor was one who had been indicted for bootlegging, another who had been indicted for abandoning his wife and for felonious assault upon her, and still another who had been sent to prison. He then referred to the fact that during the reception to Marshal Foch an empty automobile had carried in the parade pictures of Mayor Hylan and placards reading "Vote for Hylan."

"You know that is humiliating," said Jerome. "In the old days we had many Mayors who were crooks, but at least they had the outward semblance of being gentlemen. And they comported themselves with a certain dignity in representing one of the greatest cities in the world. But we have been dragged through the mire so long in these four years that we seem to have lost our capacity to respond to the shame of it. It ought to burn into the heart of every citizen wholly independent of anything else. The unfitness of our being represented in public functions at the head of our Government by a shyster lawyer, a companion of Goslin, the notorious swindler, who after having done eighteen months for forgery in France came to this country, took up his residence in Brooklyn, was twice convicted before Hylan met him and fled the country afterward with fifty-one indictments against him."

Mr. Jerome again went over at length Mayor Hylan's association with Goslin, and then told how the Mayor appointed Police Commissioner Bugher when he was first elected. He said Bugher's sworn testimony was that the Mayor wanted him to appoint Joseph Solovei a Deputy Police Commissioner. Bugher, he said, refused, because Solovei had been "counsel for a pickpocket trust."

"Now," continued Jerome, "when Bugher would not have him, after drifting around the Mayor finally has his Corporation Counsel, who is his appointee, make this Solovei an assistant Corporation Counsel in charge of street openings. Street opening has always been in the history of the Corporation Counsel's office one of the greatest opportunities for grafting known, and he lasted in street openings until the United States Federal Grand Jury indicted him for bootlegging.

Refers to "Shyster Bar."

"So you have the picture of this shyster bar of Adams Street. Four of them, Hettrick, with whom the Mayor actively co-operates in trying to defraud the City of New York out of upward of $900,000, for he signed the letter that Hettrick drew, and if it had gone through, if Untermyer and the Lockwood committee had not nailed it, it would have cost the city upward of $900,000 out of the school moneys for the construction of schools.

"You have Hettrick now in jail. You have Solovei now under indictment for bootlegging. You have Dave Hirshfield, his Commissioner of Accounts, his intimate pal. Three of the four accounted for. Who next?

"Now, you see this faker posing in such a way. You hear the talk of that old Mulligan Guard Demosthenes, old Bourke Cockran, who plays up this wonderful administration, which is one of the sweetest little touches of Cockran's, and this was even too much for the old Tammany Hall crowd, because even The American in reporting the speech said that the audience burst out laughing, because when he got to the Police Department he said that tenderness marks the New York Police Department at all times."

Mr. Jerome then told how Policeman Tighe had been lightly fined when found drunk on post and how Policeman Keller had been fined twenty days' pay because he did not let Deputy Commissioner Harriss cross the street during a parade.

Referring to Commissioner Enright and the charge that he had broken up vice and gambling, Mr. Jerome said:

"The idea that the police, under this man, ever broke the connection between vice and the police is ridiculous. It was broken up long before. It was broken up when it got to be such a stench in the nostrils of the people that they rose up—as far back as '94; and they stopped it. And when Mitchel came in it wasn't there; and when Mitchel went out it wasn't there; and when Hylan came it wasn't there. And it hasn't been there for at least fifteen years or more. But they had to have the stuff, so they reverted to the old Tweed methods; and those of you who know by memory and those of you who read it in the book, know what that was."

Mr. Jerome spoke of conditions in the schools and ended:

"Shall we pass these things by, pay no attention to them? I cannot believe that you are going to pass them by this time. It is a curious political situation. I have always been able in a measure to feel out how the people are thinking. I cannot sense it this time. But I cannot believe—we never have yet when our ignominy was shown us—we have never been willing to remain in the fire.

"Time and time again we have started out and beaten these grafters when we at last realized what they were, and you women of the city who are coming for the first time to be a power by your vote in this city, for God's sake realize what we have endured all these years. This is no place where you want to rear your children if our city is to be a stench in the nostrils of all of the cities, not only of our own country but also of the whole world.

"If they are not brought up with pride in the city that is theirs, what is the meaning of the franchise, what is the good of talking about liberty and democracy and of our representative institutions if we are to be ruled by crooks? What bosh! that talk! Let us be ruled from Albany, let us be ruled from Washington, let us be ruled from anywhere if we can have pride in our city and feel that we occupy a place of dignity.

"And it is for you to say. I have not the faith in the man vote that I had once. I have a very great faith, though, and hope in what the women of this city are going to do this time. God show them that hope is well placed. You've got to do the trick."

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Business Opportunities (bank and business references required), last Page.

Lost and Found Advertisements, Page 15.

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BEHOLD! A CAPE-COAT THAT FULFILS THE EXACTING DEMANDS OF EXCLUSIVE STYLE AND PERFECT COMFORT, YET KEEPS ENTIRELY WITHIN THE BOUNDS OF THE AVERAGE POCKETBOOK.

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The "Food-Drink" for All Ages.
Quick Lunch at Home, Office, and Fountains. *Ask for HORLICK'S.*
Avoid Imitations & Substitutes

MILLS COMPARES HYLAN AND TWEED

Congressman Tells Women That Both Posed as a Friend of the Common People.

SAYS SULZER WAS ANOTHER

Charges That There Has Been Inefficiency and Graft During the Present Administration.

Linking Mayor Hylan with "Boss" Tweed and William Sulzer, Congressman Ogden L. Mills yesterday at a luncheon of the Women's Harding-Coolidge Club at the Marie Antoinette Hotel declared that Hylan's Administration is not only incompetent but "crooked and dishonest as well."

"This campaign," said Mr. Mills, "must be waged on the same issue that many in years gone by were carried on, namely, 'Do you want crooks to administer your Government or do you want honest men.'"

"Let us first take up what Mayor Hylan's claims for re-election are. They can be summed up very briefly. He says, 'I am a friend of the common people and I have stood for the five-cent fare.'

"Let me remind him that when a man is incompetent in office, he is unable to present any real issue or stand on his own record, but invariably poses as a friend of the common people.

"That's exactly what 'Boss' Tweed did half a century ago. He was known to everybody as a friend of the common people until they learned just the kind of a man he was. You all know what the result of the exposure was.

"And more recently—about eight or ten years ago, there was another great 'friend of the common people' from the east side, William Sulzer. He got away with a lot of things for a number of years, but finally it was learned that he was only the 'same old Bill,' and he was impeached.

"Now let us look at this mountebank, Hylan, who is posing before the people as their friend, and who claims he is fighting for their interests. There is only one public official who is a true friend, not only of the common people, but all the people, and he is their honest, able, courageous servant, who honestly administers the public job to which he has been elected. That's the kind of man we want in office.

"During Hylan's administration there was inefficiency in every office, and more than that there was graft and crookedeness which we had hoped would be eliminated."

Major Curran, who spoke before Congressman Mills, charged that Hylan was using the schools and the pupils to help him fight his campaign.

SMITH OMITS HYLAN'S NAME

Mentions Other Officials in Praising the City Administration.

Former Governor Alfred E. Smith praised the City Administration in a speech at Public School 14, Broad Street, Stapleton, S. I., last night without mentioning Mayor Hylan. This omission was noticed by many of the 700 persons present, as Mr. Smith praised Charles L. Craig as the most efficient Controller the city ever had, and urged the election of Murray Hulbert as exceptionally qualified by his knowledge and experience to sit on the Board of Estimate as President of the Board of Aldermen.

Mr. Smith said that for the first time the Coalitionists were conducting a campaign without a platform, and that he understood that the reason was that the members of the committee had found it impossible to agree on a platform. He assailed Henry H. Curran, Coalition candidate for Mayor, and said the latter knew that the suspension of school construction at the order of the Federal Government during the war period was responsible for the present school situation. Mr. Smith particularly commended the administration of the Health, Police, Fire and Dock Departments.

Mr. Smith suggested the election of another red-headed member of the Board of Estimate in the person of Matthew J. Cahill, Democratic candidate for Borough President of Richmond. "He has enough red in his hair to put fire in his fight for the needs of Richmond," he said, after declaring that George Cromwell, former Borough President and now the Coalition candidate for that office, had a chance before the dual subway contracts were signed to get a subway for Staten Island and failed to take advantage of the opportunity.

LAGUARDIA SCORES CRAIG.

Tells Italians Controller Is the Worst New York Ever Had.

Aldermanic President LaGuardia paid his respects to Controller Craig, with whom he has been at dagger's point for months, at Italian meetings in Brooklyn last night. He called on those who heard him to see to it that the Italian vote went solid to the Coalition candidates.

"Charlie Craig is the rottenest Controller New York ever had," was one statement LaGuardia made that brought his audience to their feet roaring assent.

"The 1922 budget is in such mixed-up condition that no one knows anything at all about it," was another statement by LaGuardia. "There is not an official of the City of New York, nor a private citizen, who knows the true financial condition of this big city. In order to look at Craig's payroll we had to steal it and get a look at it at night."

Mr. LaGuardia warned the Italian audiences not to let resentment or concern for the treatment he had received in the Republican primaries, where he suffered defeat as a candidate for Mayor, affect their vote.

"Forget the vendetta!" he shouted at the top of his voice. "If you feel you are helping me by knifing the ticket, forget it. You will do me a big favor by voting the Coalition ticket from top to bottom. Don't worry about me, boys. I'll take care of myself when the proper time comes. When I strike, I'll strike hard, but it will be in the open."

5 PIERS, WAREHOUSE, TRAINS, BOATS BURN

Continued from Page 1, Column 3.

Company of New Jersey. According to employes of the Standard, there were several thousand barrels of crude oil stored on this pier.

Facing a steadily losing battle, the firemen soon had to tackle another job. In some manner the flames carried over a space of 300 feet to the five-story warehouse of the International Milling Company. This structure, according to the police, was constructed of yellow pine within, with a facing of bricks. It was jammed from top to bottom with flour awaiting shipment abroad.

Reaching this building, constructed forty years ago, the flames gained impetus. With a rush the blaze went through the building as though driven by some demon force. It was scarcely twenty minutes from the time the first flames shot out from the warehouse before it was a ruin.

Meanwhile out in the yard desperate efforts were being made to save the long trains of freight cars which were lying there. Engines were hastily manned and most of the trains were safely got out. One train of thirty cars, however, was not reached in time and the showering sparks soon had it afire. With all of the available fighters busy at the task of trying to stem the blaze at the waterside, little could be done to save this new target. The train, with its contents of merchandise, was soon burned.

Oil Feeds Flames.

The next attack of the fire was on signal towers and employes' shacks in the yards. These in themselves were not counted as important until the firemen found that the burning shacks were adding to the sparks that were carrying the fire out of control. Special squads were then dispatched into the big transfer yards to put out these sporadic outbreaks.

Sweeping, seemingly irresistibly, over the burning piers and, threateningly reaching out to fling its flames further and further, the fire attacked Piers C and A. The blaze made short work of Pier C, the roof crashing down within a half hour after the fire obtained a foothold. A report that three firemen had been carried into the blazing interior of the pier was subsequently proven untrue.

It was at Pier A, where the barrels of oil were stored, that the fire attained its height. Feeding rapidly on the contents of the structure, the fire mounted higher and higher and rushed westward toward the railroad yards. Explosion after explosion came with clockwork regularity as the barrels of oil burst. Small sections of the roof of the pier were blown skyward as the explosions occurred.

Perhaps flung far west by one of these crashing detonations, fire landed on a train of five tank cars on a spur of the Standard Oil loading station several hundred yards away from the pier. Each of the tank cars contained 22,000 gallons of gasoline. Utterly unable to stay the progress of the flames firemen had to abandon the effort to save these cars, despite their knowledge that the exploding of the tanks would scatter burning oil in all directions.

At 2 o'clock the tank cars, one after the other, exploded with a roar that shook the windows in the Weehawken Police Headquarters, about a mile away. The fear of the firemen that the fire would be spread broadcast by the explosion was not, however, confirmed.

Fire Jumps to Barges.

Following the explosions of the five tank cars the fire was spread to the lighters and barges that were jammed near the ends of the piers. When the railroad fireboats arrived they were escorted by a fleet of railroad and other tugboats. More than fifty tugs at one time were steaming in and out of the berths between the piers towing barges and lighters out beyond what then appeared to be the zone of danger.

About thirty of the barges, however, were left too near the piers and these took fire and even burned. On some of them were small crews. These men, however, had scrambled to safety aboard the tugs, and when the flames ignited these craft nobody was aboard. Efforts of the fireboats, including the Thomas Willett, of New York, to save the vessels were unsuccessful.

After the tank cars had exploded and the barges had been destroyed the firemen began to gain on the flames. The strong northeast wind that had carried the flames dropped to a light breeze and the firemen announced that if no change in wind occurred the fire probably would not spread further.

Fighting the fire just before 3 o'clock were thirty-five fire companies from Weehawken, Hoboken, West Hoboken, West New York and Jersey City. These firemen and their apparatus were reinforced by the railroad companies' staffs of fireboats and trucks. At Pier A, where the oil made the fight the fiercest, three fire engines were driven almost to the sagging doors of the structure. When the fire changed its path temporarily the engines were enveloped and lost. The engineers of the apparatus, warned of the swinging of the fire, fled to safety.

In addition, an Erie fireboat which made its way in too close to the piers took fire and had to be raced to midstream where other tugs played streams on it before it was safe. This boat had to retire from the struggle.

While the fire, declared to have been the worst fire along the Jersey waterfront in the last twelve years, was at its peak, it afforded a thrilling spectacle to the thousands who journeyed to the waterfront on both sides or to the roofs of buildings. Thousands were lined along the top of the Palisades north of the fire and once—when the barrels of Standard Oil petroleum were supplying the motive power—the flames leaped as high as the tall Jersey cliffs.

The smoke, too, rose in a great broad funnel-shaped cloud. Massive in appearance it bent in a great fan shaped formation till it appeared to bridge the Hudson.

ADVERTISEMENT.

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WASHINGTON ARMAMENT CONFERENCE
Will Be Set Forth in Vivid, Accurate Detail in a
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The Invitation to the Conference and Its Agenda.
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At unusual prices of which the following are notable examples:

Town and Country or Sport Suits of fine tweeds and homespuns in youthful models. Several styles are presented with or without fur collars.
Made to sell for $75 to $145
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Travel and Motor Coats in jaunty types expressly desirable for wear at football games and other outdoor sport activities. Of Camels Hair, Tweeds, Polo Cloths and imported mixtures, many with large collars of raccoon or Australian opossum.
Made to sell for $95 to $145
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Separate Sports Skirts in plain and pleated models. A wide range of materials is featured in varipatterned effects.
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Wool Sweaters Tuxedo and slipover sweaters in solid colors and effective color combinations emphasizing plain and novel weaves.
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Tailored and Sport Hats—Ideal types to accompany the sport suit or Top Coat. Of velvet and duvetyn in attractive Fall shades.
Made to sell for $25 to $35
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MEN'S FURNISHINGS SHOP

MEN'S imported English dressing gowns $20.00

Subdued plaids, and checks.

Commodious, comfortable, colorful, and cheerful.

Would be $30 in shops having only long distance contact with London.

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Just the Right Hats

To Wear to Football Games : or Dance In : or Stroll In : or Tea In : and as Smart in Style as They Are Low of Price

$8.75 TO $14.75

Sporting Sport Hats daringly colorful. Demurely grey. With grosgrain cocarde. Audacious pheasant. Bright wool. Leather. Pompon. Quill. Oh! just the Right Hats!

Or With Fur. Imagine krimmer on grey velvet. Ostrich tassels. Duvetyn with embroidery; or fur; or beads; or silver. Conservative. Ultra. Yes! Just the Right Hats!

GIMBELS MILLINERY SALON—THIRD FLOOR

"Stratford" $300

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As its inherent fitness made manifest the Brunswick's right to highest musical recognition, it became manifestly fitting that we should welcome it to Hardman House.

Our ideals of artistry and the artistic achievements of the Brunswick were too alike to remain permanently apart.

So now the inevitable becomes the actual. The Brunswick and Hardman House! One and inseparable. Complementing and mutually complimenting.

The brilliant gem in a rich new setting; the lovely blossom on a thriving stem; a distinguished stage for a new attraction.

Fifth Avenue's Phonograph Headquarters now invites you to new Headquarters for the Brunswick.

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Eighty Years of Fine Piano Making
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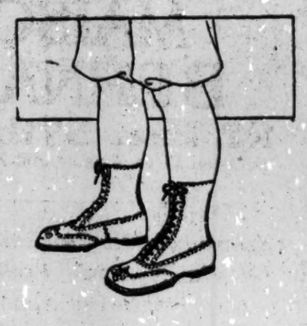
Also at 47-51 Flatbush Avenue · · Brooklyn

Business Opportunities *(bank and business references required)*, Last Page.

Lost and Found Advertisements, Page 15.

Broadway **Saks & Company** at 34th Street

Children's Shoes



—TINY SANDALS, PARTY SHOES, AND STURDY STORM BOOTS—

FOOTWEAR for tiny, growing feet presented by Saks & Company is developed along lines that make *corrective* shoes totally unnecessary. Each last follows the natural lines of the foot, allowing it to develop as nature demands, resulting ultimately in a perfect foot, free from callous in the least degree.

The Shoes Pictured Are But a Sprinkling of the Many Styles for Children Awaiting Your Choosing at Saks:

Model A is a modern adaptation of a Grecian sandal, and is very comfortable and graceful. In patent, gun metal, bronze and red kid, blue, pink and white calf.

Model B is a sturdy school shoe that will retain its attractive appearance in spite of hard wear. It comes in black or tan calfskin, with welted sole.

Model C is a storm shoe that will defy the wettest weather — made of tan Russia calfskin, with extra heavy sole. The high tops fasten with two buckles.

Model D is for dress wear, very smart, yet providing comfort as well. It comes in patent with white, black, gray or ivory kid tops, and has turn soles.

Model E is a good-looking brogue oxford particularly adapted for wear with wool hose. Regulation ball strap.

Sizes 8½ to 11. All models and any leather . . . . . 5.00 *and* 5.50

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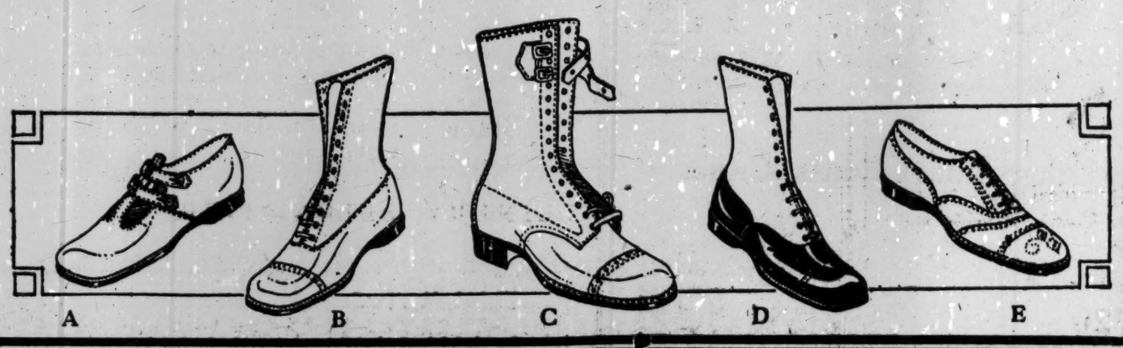

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THE NEW

Saks-Tailored Overcoats and Ulsters

surpass any of our previous efforts. The styles cover everything from conservative single breasters to Great Coats that give to a man a feeling of luxury and warmth equaled only by a fine woolen blanket!

IN preparing for the new season we were determined to make our showing of overcoats and ulsters more inclusive, more *exclusive*, than ever. *This we have done*, the styles covering every type of coat in demand for Metropolitan wear, the fabrics including the best of American and imported cloths—from conservative smooth-surfaced coatings in Oxford gray to luxurious Montanacs and double-faced cloths from the Shires of England.

Saks Tailoring Individualizes Every Coat in the Collection

Every stitch of every model has been put in with that care which at once reveals the hand of the master craftsman . . . . Thousands of coats to select from

At 45.00 *and up* *Fifth Floor*

Broadway **Saks & Company** at 34th Street

Broadway **Saks & Company** At 34th Street

Announce for Friday and Saturday a Very Special

Sale of Women's Handsome Frocks

Regularly 39.50 to 49.50

at 29.50

A very special purchase of ultra-smart frocks together with higher cost models from our regular stock. The most remarkable values offered for years in frocks of distinction.

Chiffon Velvet with colored Georgette sleeves.

Velveteen with Crepe de Chine facings.

Tricotine, beautifully tailored, with novel braiding.

Crepe de Chine, handsomely hand embroidered.

Canton Crepe, with side cascades and embroidery.

Crepe Satin and Meteor in graceful models.

All the variations of the mode that lend slimness to the silhouette are here, each distinctive without sacrificing the least amount of good taste. In navy, black, brown, and taupe. Sizes 34 to 44, but not in every style. Four styles pictured. *Fourth Floor*

We Will Also Hold, Friday and Saturday,

A Very Important Sale of Women's Coats, Wraps and Wrap-Coats

At Special Low Prices Which Are Unrivaled For Coats of Such Wonderful Quality

Special *at* 29.50

Smart and serviceable coats in a variety of heavy Winter coatings and fancy mixtures in medium and dark colorings, trimly belted, and with comfortable convertible collars. Some are half-lined, and some fully lined.

Special *at* 39.50

New full-skirted coats, trigly belted, and showing scarf or convertible collars, developed in Normandy or chamo cloth in Malay, Sorrento, Chippendale, navy and black. Also included are coats of furry-looking imported broad-tail cloth in black or taupe.

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Special *at* 49.50

Fur-collared coats of most fashionable styling, in Normandy, Bolivia, or chamo cloth, in all desirable Autumn colorings, enriched by large collars of taupe wolf, mole, and nutria; silk-lined throughout, and warmly interlined.

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A wide choice of new flare-skirted, loose-fitting or semi-fitted coats, with deep furred luxurious collars of beaver, wolf, squirrel, caracul, mole and Australian opossum. Built of thick, soft coatings, such as Bolivia, Normandy and Erminie in the most desirable shades, and all handsomely silk lined.

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65.00

Luxuriously beautiful coats of Veldyne, Alonzo, Panvelaine, Bolivia, and Erminie, with the new wide sleeves and loose or belted backs, some elaborated with novel stitching. Collars of beaver, wolf, caracul, squirrel and nutria enhance the rich colorings of the deep pile fabrics.

Special *at* 85.00

A notable collection of models copied from expensive importations, and expressing the most authoritative of Winter styles. Handsomely made of Veldyne, Bolivia, Erminie, and Panvelaine, with very large and luxurious collars of wolf, squirrel, beaver and mole. All are beautifully silk-lined.

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Coats and wraps of rare elegance, wonderfully rich in coloring and fabric, and handsomely furred. Fashioned of soft and luxurious Veldyne, Panvelaine, and Bolivia in the most fashionable shades, and are set off with huge collars of carefully selected taupe wolf, beaver, caracul and squirrel.

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Our elevators are safe.

There are no dark corners, narrow aisles, or narrow and dangerous staircases.

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November 4, 1921.

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Raccoon Coats

54 in. coats of selected fur; good shawl collar, cuffs, two slash pockets; wool-lined, with venetian yoke.

$250 to $325.

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English Overcoats

The LONDON SHOP has a topping lot of overcoats, of British fabrics—warmest fabrics woven, and in uncommon colorings—$57.50 to $80.

And great, big, wind-defying ulsters, at $75 to $90.

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Fine Ulsters and Overcoats

Almost any length desired—any weight—any color—any good style.

Never been beaten.

$35 to $95.

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Knee Robes

Good, serviceable, all wool robes or steamer rugs from England; grays, browns, blues, olive green, in plain tones, plaids, and plaids with plain backs.

$13.75 to $50.

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Coat Sweaters, $8.50

Of pure worsted.
Medium weight.
V neck, 2 pockets.

Sizes 34 to 50, in seal brown, navy blue and black.

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Mufflers, $4

Brushed wool in two-tone effects—tans, grays, heathers.

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Take a Motor Restaurant

Wicker or leather cases, with the necessary pieces for the service of 4 to 6 people.

$20 to $55.

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KING HEARS REPORT ON IRISH PARLEY

Chief Secretary Heckled in Commons by "Die Hards" and Ulster Unionists.

ADVISERS WARN PREMIER

Tell Lloyd George Appeal to Country on Ulster's Obduracy Would Have Doubtful Result.

Copyright, 1921, by The New York Times Company.

Special Cable to THE NEW YORK TIMES.

LONDON, Nov. 3.—Prime Minister Lloyd George had an audience with the King this evening and it is understood reported that progress had been made with the Irish negotiations.

Both Sir James Craig and the Government deny that any request has been made to Ulster that a plebiscite should be taken of Tyrone and Fermanagh to see whether they would be willing to transfer to the South of Ireland.

A highly electrical atmosphere pervaded the House of Commons this afternoon at question time. The "die-hands" of Monday's division made something like a concerted attack on the Chief Secretary for Ireland, aided by the Ulster Unionists.

Mr. Lyon of Belfast opened the attack with a series of questions imputing toleration by the Irish Executive to Sinn Fein leaders even to the extent of communicating to them confidential information. Also that Sinn Fein military camps had been allowed to be formed without interference.

Denied by Greenwood.

Sir Hamar Greenwood energetically denied the first and repudiated the second charge. Any such camps, he said, had been dispersed either at the instigation of Crown forces or by co-operation with liaison officers of the Irish Republican Army.

A volley of additional questions from the die-hards' section followed Mr. Lynn's lead and the Chief Secretary, while admitting that many camps had been formed, reiterated his contention that they had been dealt with and dispersed.

Further excitement arose out of some questions by Major Archer Shee on gun-running in County Kerry. He tried to fix upon Sir Hamar the responsibility for stopping searches for arms by the auxiliary police and for neglecting to act on reports from General Prescott Decie of suspicious cargoes on the coast.

The Chief Secretary vehemently declared that no authority had been withheld from General Decie, and that if the General knew of suspicious cargoes he was wanting in duty if he had not caused them to be searched.

The Irish Minister was treated to a storm of supplementary questions and allegations, and only the Speaker's intervention terminated the Chief Secretary's embarrassing ordeal.

Plain Talk to Lloyd George.

Lloyd George had some plain talks with political advisers, some of whom told him frankly that if presentation of the Irish problem to the British electorate should be diverted from the ground of Sinn Fein allegiance to the Crown to the question of whether Ulster was blocking the way to a settlement the answer would be dubious. Lloyd George could not go to the country, said these outspoken advisers, on a doubtful issue of that kind, and his personal resignation of the Premiership would merely make confusion worse confounded.

If there was to be any question whether Codlin was the friend rather than Short, the response would be that Ulster had been England's friend and the Sinn Fein had been her enemy.

Promptly after these representations had been made came a statement that no invitation had been sent to Sir James Craig or any other representative of Ulster to come to London to discuss the Irish situation. Neither, it was asserted, was there substantial basis for rumors that the Sinn Fein delegates and the Government had reached an agreement as to the plan which could be put up to Ulster for acceptance.

It is true, on the other hand, that Sir James Craig will be in London on Saturday on his way to attend the unveiling of the war memorial at Thiepval, and it is possible that the Prime Minister may take the opportunity to have a talk with him, as he has already talked with Lord Carson. The Sinn Fein representatives, at any rate, expect that he will, for to-night they are hoping for a few days' respite in the negotiations.

The Sinn Fein delegates do not anticipate a renewal of either the committee meeting or the full conference until Lloyd George has consulted Ulster's representatives. It is held that it would be all to the advantage of the Sinn Fein to have Ulster placed in a position of a non-consenting party to a settlement, and that there has been dangerous approximation to such a position in the recent negotiations.

Sinn Feiners Optimistic.

Sinn Fein circles are much more optimistic than are British Government circles, with possibly the exception of Lloyd George himself. The Prime Minister believes that now that he has been able to ascertain fairly precisely what the Sinn Fein wants, and to compare its claims with what British Ulster and Southern Unionists opinion would sanction a way out of all difficulties can be found in the Irish council envisaged in the Better Government of Ireland bill and in the Home Rule act passed by the present Parliament.

An Irish council representing the north and south of Ireland could, in Lloyd George's view, be the instrument of reconciliation between north and south. Whether details of the scheme have been worked out is not yet known, but some features of the situation suggest the kind of solution that may be found.

De Valera does not take the view that a separate Ulster Chamber is necessarily incompatible with a United Ireland. He has even talked of granting Ulster a greater measure of self-government than the present Home Rule act allows. On the other hand, that act does not contemplate complete separation of North and South Ireland, but actually requires them to work together through the Irish Council for certain by no means unimportant, purposes. Consequently, it is suggested by the Prime Minister that here there is room for adjustments which both sides could accept.

The Sinn Fein delegates are understood to have intimated their willingness to explore this avenue, but they have not given any clear definition of their position as to actual details of working out the scheme. Ulster's readiness to explore the same avenue is more or less taken for granted, but on that side also there will be difficulties when practical details come to be considered.

Premier to Speak Lord Mayor's Day.

LONDON, Nov. 3 (Associated Press).—It is said that the Prime Minister has accepted an invitation to the Lord Mayor's banquet, where he will respond to the toast to his Majesty's Ministers, and probably will again refer to the Irish situation. It had been previously reported that Mr. Lloyd George would not be able to attend this banquet.

Interned Irish Released.

BELFAST, Nov. 3 (Associated Press).—The Sinn Feiners who have been under internment in the Ballykinlar Camp have been unconditionally released.

GRANDS MAGASINS DU

LOUVRE

PLACE du PALAIS ROYAL, PARIS

THE MOST SELECT OF PARIS.

The general catalogue of the Novelties of the Season has just been issued. Persons who have not received it yet, but wish to see it, can obtain same, free of charge, on application to Monsieur le Directeur des Grand Magasins du Louvre, Paris.

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FIFTH AVENUE, 37th and 38th STS.

FOR MADEMOISELLE (*14 to 20 years*)

Coats for any occasion of fashion and fashionable on all occasions

FUR COLLARED COATS OF PANVELAINE OR BOLIVIA CLOTH

89.50

Equal in fashion and quality to coats costing 110.00 last season

In navy or Sorrento blue, black, burro or Malay brown, collared with gray squirrel, beaver or Australian opossum fur; all this season's new models including blouse backs; silk lined and interlined.

FUR COLLARED COATS OF VICUNA COATING OR CAMEL'S HAIR CLOTH

59.50

Equal in fashion and quality to coats costing 79.50 last season

In brown, rookie or blue heather colorings with shawl collar of natural raccoon or Australian opossum fur; silk lined and warmly interlined.

MISSES' COAT SHOP—*Second Floor*

The Tailored Woman INC.

A Shop of Tailor-mades

WOOLTEX TOP COAT

Of Imported English Cloth

Double-faced fabric in Heather mixture
Tailored with Wooltex precision of fit

Special $45 00

622 Fifth Avenue at 50th Street

Established 1902

MAISON BERNARD

22 East 57th Street

Between Fifth Avenue and Madison Avenue

"Sponsors for Radical Lowering of Prices in Woman's Fashionable Wearing Apparel"

EVEN the most fastidious woman of unlimited means enjoys obtaining her clothes at a reasonable price, judging from the number of fashionable women you always see at MAISON BERNARD.

Special Offerings For Today & Tomorrow

A Timely Opportunity

Luxurious Model Coats, Wraps & Capes

for Day and Evening Wear including recent importations of the finest fabrics, richly fur trimmed; the season's most exquisite models. Black and Prevailing Shades. Sizes 16 to 42.

$95 - $125 - $175

Originally $225 to $450

These garments must be seen to be appreciated.

Other Smart Coats, Capes and Wraps

Duplicates of recent French Models, including Smart English Motor and Steamer Coats, warmly interlined.

$50 AND $75

Regularly up to $175

65 Evening Gowns

Reproductions of recent imports in Fine Brocades, hand beading on Chiffon, Taffeta, Laces, Paillette, etc.

$75 AND $95

Heretofore up to $200

Higher priced models formerly up to $395 reduced in same proportion.

56 Afternoon Gowns

of Supreme Quality Satin back Canton, French Velvets, Chiffons, Combinations, and smart plain designs as well as artistically hand embroidered beaded models including a number of *Smart Tailleur Dresses and Two-Piece Suits*

A Remarkable Offering at

$50

Regular Prices up to $135

We Invite Comparison

PECK & PECK

Peck & Peck

Silk and Cashmere Stockings—$3.50

SO PERFECTLY combined are the textures of the new silk and cashmere stockings that the soft comfort of wool is attained without sacrificing the grace of silk.

PECK & PECK

586 Fifth Avenue 501 Fifth Avenue

ALSO AT 4 NO. MICHIGAN BOULEVARD, CHICAGO

Palm Beach Southampton Newport

POLITICAL ADVERTISEMENT.

VOTE FOR

JOHN J. HOPPER

Business Opportunities (*bank and business references required*), last Page.

Flint's Fine Furniture

Beauty of Design is scarcely less important than utility. Both are secondary to dependability.

In quality Furniture a combination of the three is essential and Flint Quality is proverbial.

Flint & Horner Co. Inc.
20-26 west 36th st.
"Conveniently near Fifth Avenue"

Franklin Simon & Co.

A Store of Individual Shops

FIFTH AVENUE, 37th and 38th STS.

FOR MADEMOISELLE (*14 to 20 yrs.*)

Paris wears velvet on more occasions And finds it more wearable on many occasions than any other fabric.

FROCKS OF CHIFFON VELVET WITH CONTRASTING CHIFFON SLEEVES . . .

39.50

Equal fashion and quality would have been $20.00 more last season

Black chiffon velvet with wide sleeves of metallic embroidered chiffon and matching bead girdle.

FROCKS OF CHIFFON VELVET WITH SLASHED SLEEVES

49.50

Equal fashion and quality would have been $20.00 more last season

Black or brown chiffon velvet with slashed sleeves with fan shaped insert of pleated crêpe Georgette, and unusual bead girdle.

MISSES' DRESS SHOP—*Second Floor*

B. Altman & Co.

The Hosiery Dep't

has assembled

the Autumn and Winter assortments of fashionable hosiery from the leading manufacturers of Europe and America.

Included are the latest approved styles and colors in silk hosiery for dress and street wear, and in wool hosiery for golf and general sports wear, for men and women of discriminating taste in the essentials of dress.

Children's hosiery is also shown in every desirable style and color.

The prices are attractive

(First Floor)

Madison Avenue - Fifth Avenue
34th and 35th Streets New York

WILL HEAR HARDING 3,000 MILES DISTANT

Test Shows Armistice Day Address Will Be Heard Easily Across the Continent.

AMPLIFIERS DO THE WORK

Words Spoken in San Francisco Distinctly Carried to All Parts of Arlington Cemetery.

WASHINGTON, Nov. 3.—The call of a bugle, the chime of bells and the voice of a man were swept across the continent from San Francisco today to be hurled out over a wide stretch of ground about Arlington National Cemetery, with every note, every jangling vibration of the bells and every spoken syllable as distinct as though sounded a hundred feet from the listeners' ears. Yet the sounds originated in San Francisco, the speaker stood on the roof of the great Civic Auditorium there and the music came from phonograph records played in the building on which he stood for an audience 3,000 miles away.

It was the formal dress rehearsal of the mechanism by which President Harding's voice, as he speaks the nation's homage on Armistice Day over the coffin of America's unknown dead from France will be carried to an audience waiting before the amplifiers in New York and to another gathering in San Francisco to share in America's great day of tribute.

Telephone wires by the thousands of miles, linemen by the hundred and telegraph operators by the score were needed for the test, as they will be needed on Armistice Day to bring the experiment to the success so certainly foreshadowed by today's results. High officers of the army and the officials of the American Telephone and Telegraph Company, which is making this contribution to the memory of the dead soldier, had no doubts of that success after the first sentence spoken at San Francisco was clearly audible to them at a half-mile distance from the amplifiers on the amphitheatre at Arlington.

To accomplish this latest marvel of communication, the telephone company employed nearly 10,000 miles of circuit, and double that length of wire; it had linemen stationed every eighteen miles all the way to San Francisco, 308 picked men, to keep it all going; it had more than ninety telegraph operators on Morse circuits paralleling the talking lines to see that all moved smoothly and that orders were promptly obeyed.

KING'S ASSAILANT FREED.

Alba, Who Tried to Kill Victor Emmanuel, Insane When Released.

ROME, Nov. 2.—Antonio Alba, who attempted to assassinate King Victor Emmanuel in 1912, was liberated from prison this morning under the recent amnesty decree of the King. While awaiting liberation in the police station the answers of Alba to questions put to him indicated that his mind had been affected by his imprisonment. The man did not recognize his father.

Before he was placed in jail for the attempt on the life of the King Alba had tried to kill his parents.

GERMANY WILL SEIZE FOREIGNERS' 'BARGAINS'

Will Enforce Export Rules Vigorously—Public Are Angered by Invasion of Buyers.

Copyright, 1921, by The New York Times Company.

Special Cable to THE NEW YORK TIMES.

BERLIN, Nov. 3.—Germany's "fire sale" has already resulted in several lines of goods being entirely exhausted in many shops, which are unable to stock up again immediately or only at greatly increased prices.

THE NEW YORK TIMES correspondent was unable to find a single Winter overcoat at three of Berlin's leading clothing houses.

While the stores were at first pleased with the bargain-counter rush of foreign buyers, the feeling is gradually changing to widespread public indignation, which affects the stores as well.

Obviously, if the foreigners clean out Germany at the present bargain prices, the future German buyers will be forced to pay greatly increased prices when the more expensive new stocks come in.

From several towns and cities in Germany come reports that the local shopkeepers' associations have appealed to members not to sell to foreigners. Several stores in Berlin that are favored by foreigners have resorted independently to the expedient of charging a large increase over domestic prices to foreigners, who in turn circumvent this by sending in Germans to buy the desired goods.

Foreigners who leave Germany are likely to have troubles henceforth that will make the New York Customs Inspectors look like altruists. The Government has issued instructions to customs authorities at all frontier stations to watch sharply the baggage of departing travelers and search ruthlessly for "rate of exchange bargains," subjecting these to confiscation for evading export rules.

Another feature of the mark bargain days is the great impetus given to smuggling across the German frontiers. Several hundred per cent. profit is made daily by slipping cheap German merchandise out of Germany.

WANAMAKER GIVES CUP TO LONDON POLICEMEN

New York Reserve Head Makes Gift to Metropolitan Units Through Colonel Wood.

LONDON, Nov. 3.—Rodman Wanamaker, who as head of the Police Reserves of New York City has been here studying the London regular and police reserve forces, today, through Colonel Wood, presented a loving cup to Sir William Horwood, Commissioner of Police at Scotland Yard. The Chief of Police and other officials attended the presentation. The cup is inscribed to Sir William Horwood and all the ranks of the metropolitan police "in recognition of their efficiency and loyalty."

Sir William Horwood expressed great pleasure at the tribute to the metropolitan police and declared it was his conviction that the cup would be a perpetual symbol of the good feeling existing between the London and New York police forces.

"Bat" Masterson Wills All to Wife.

The will of William Barclay ("Bat") Masterson, who died suddenly last week, was filed yesterday. He leaves his entire estate, the value of which is not stated, to his wife, Mrs. Emma Masterson.

Franklin Simon & Co.

A Store of Individual Shops

FIFTH AVENUE, 37th and 38th STS.

FOR GIRLS *(6 to 16 yrs.)*

GIRLS' CHINCHILLA COATS WITH NATURAL RACCOON FUR SHAWL COLLARS

29.50

Could not be duplicated last year for less than $45.00

All wool chinchilla, navy blue, reindeer or brown; shawl collars of natural raccoon fur; warmly lined and interlined.

GIRLS' NEW WOOD BROWN CAMEL'S HAIR POLO COATS.

39.50

Could not be duplicated last year under $49.50

A genuine camel's hair Polo coat in the new wood brown—a rich warm winter color, silk lined and warmly interlined.

GIRLS' COAT SHOP—*Second Floor*

To The Public:

THE FUNDAMENTALS OF THE MILK STRIKE

This company has one thing for sale—a daily necessity of vital importance—MILK SERVICE.

This service is now interrupted as a result of a strike of milk drivers and affiliated workers.

To continue in the sale of this service, we must enjoy public confidence and good-will.

To merit these we must at all times, and particularly at this time, be able to show clean hands, clear heads and a proper appreciation of our responsibilities and duties to the public.

In the light of the foregoing we present the facts as to the points at issue in the present milk strike in order that the public may be in a position to pass judgment.

During the last year milk drivers have been paid $35.00 plus 2% of their collections for six days work.

While some have earned much more—in some cases as high as $65.00 per week—the average earning has been $43.00 per week or $7.17 per day.

This wage is the maximum paid during the war period and by agreement with the Union.

When considering a new contract for the year beginning November 1st, 1921, the employers believe it but fair, in view of reduced living expenses, to reduce the wages by ten to fifteen per cent, dependent upon classification.

The Union, however, demanded $5.00 more per week of six days with two weeks' vacation at full pay.

At this stage we suggested arbitration which was refused by the Union.

The matter was negotiated for weeks, and during the latter part of the period the conference included representatives of the U. S. Department of Labor.

The United States Government is therefore in position to know all of the facts as here stated, and, as well, the spirit and attitude of all who participated in the many conferences.

The Union representatives being unyielding and in an effort to avoid an interruption of service, we offered to renew the present maximum war condition contract, both as to wages and working conditions for another year from November 1st, 1921.

This the Union flatly refused and a walk-out followed.

In addition to this refusal, the Union spokesman stated that should they be granted their maximum demands, it would satisfy them but temporarily, as they intended to force a closed shop in both city and country operations.

Furthermore, they stated it is their intention to demand that all equipment and supplies necessary to the business bear the Union Label; in fact, we were informed that the Union Leader would advise our Purchasing Agent where to secure such supplies.

It is thus readily seen that an intolerable situation has developed.

How can red-blooded Americans do other than fight such a situation?

Such conditions cannot, in fairness to the body politic, be arbitrated.

To temporize with the present situation is but to invite a later outbreak. Such an issue must be settled sometime. We know of no better time than the present.

The question now is, what are we going to do and what is the public to do?

We are making every endeavor to fill the positions left vacant by the strikers with men who are disposed to work in a fair and co-operative manner.

Many of our men have asked for reinstatement with assurance that they can continue as Borden men.

Such men are welcome to our ranks as employees of individual standing.

These requests for reinstatement are further evidence of the fact that many of the employees are not in sympathy with these high-handed tactics, but feel forced to bow to the will of their ill-advised leaders.

We are making every effort to recruit our forces, but until this is accomplished we cannot attempt home deliveries.

Hospitals are now being and will continue to be served at all costs.

In the meantime, we are getting, and will continue to get, milk to our city branches and pasteurizing stations.

We are making increasing deliveries to grocery and delicatessen stores.

Until we can resume home deliveries, we must ask consumers to call at these points with bottles or their own containers and their needs will be supplied.

We deeply regret the annoyance and inconvenience thus caused the public.

We believe, however, that we are waging a righteous war, in which the public, as well as ourselves, has a vital interest.

Not only are DOLLARS at stake, but PRINCIPLES.

Not only OUR dollars, but YOUR dollars.

Not only OUR principles, but YOUR principles.

This is one of many battles between democracy and a vicious autocracy now being waged in the interests of the common good.

Experienced corporate management, always answerable to law and public opinion, will, we believe, serve you better and longer than Soviet rule.

You have read of conspiracy; the only conspiracy we know of we have related above.

We have no desire to inflame the public mind, but public opinion being controlling, it is necessary to inform the public if its intelligent opinion is to be had.

BORDEN'S FARM PRODUCTS COMPANY, Inc.

63 Vesey Street **New York City**

Betty Wales DRESS SHOPS

BAER BROS. FIFTH AVE.

COMPANY INC. AT 36TH STREET

WILL CLOSE OUT TODAY

At Great Reductions

Women's and Misses' Dresses

Impressive in their smartness—their high quality in fabric and workmanship and decidedly low price

29.50

Formerly as high as 68.00

SILK DUVETYNE—PIQUETINE—POIRET TWILL—CANTON CREPE—SATIN CANTON—TWILL CORD—GEORGETTE

These handsome dresses reflect Fashion's favored touches—low waistlines, wide and narrow sleeves, both long and short—artistic embroideries in Silk, Wool and Tinsel, Beads, Laces and cut work. Many with novel girdles.

ALL OUR DRESSES ARE UNCONDITIONALLY GUARANTEED

The Bo-Lo

This smart pattern Brogue, made in genuine Scotch Grain, Tan and Black, is again in stock. It is one of our very popular Fall styles. Lasts and Patterns exclusively our own design.

BOTH SHOPS Built by THE JOHNSTON & MURPHY SHOE

WHITEHOUSE & HARDY

BROADWAY at 60TH STREET — Metropolitan Opera House Bldg. — 144 WEST 42ND STREET — Knickerbocker Building

NEW YORK

POLITICAL ADVERTISEMENT.

VOTE FOR **JOHN J. HOPPER** FOR REGISTER

ADVERTISEMENT.

NOV. 1-8 **SBSR** NOV. 12-13

Most big men eat small lunches

BRAIN workers who find their minds "let down" in the early afternoon are probably eating too much lunch.

A light lunch, with plenty of milk, would keep them keyed up to the highest point of efficiency.

Don't let your lunch make you sleepy. Drink milk.

DAIRYMEN'S LEAGUE CO-OPERATIVE ASSOCIATION, INC. UTICA, N. Y.

SOVIET OWNERSHIP FOUND TOO COSTLY

Factory Expenses in Moscow District Increase From 45 to 200 Billion Rubles a Month.

UNABLE TO MEET SHORTAGE

Kameneff Says Taxes Must Be Increased and Expenses Cut—Lenin Answers Critics.

MOSCOW, Nov. 3 (Associated Press).—Leo Kameneff, President of the Moscow Soviet, in an address to the Communist Party conference of the Moscow district, said the district was greatly in arrears because of the expenditure for concerns taken over from private owners.

When an attempt was made to take a census of those concerns and make lists of the workers engaged, it was found there were no records. The budget, which had previously been 45,000,000,000 monthly for the Moscow district, had been raised to 80,000,000,000, but 200,000,000,000 were now required, therefore there was a shortage of 120,000,000,000 which must be raised somehow.

Taxes were the chief source, but he could not hope to get more than 30,000,000,000 from them. Expenses must be curtailed and the tax rate increased.

"Our previous stormy attack upon the capitalistic fortress was like the siege of Port Arthur," Nikolai Lenin, the Russian Soviet Premier, declared, in addressing the Communistic Party conference of the Moscow distdict. "The attack failed, therefore, we must pass to a more difficult and slower siege, according to all the rules of military science."

Responding to criticisms of his previous economic policy, Lenin said it was no mistake to attempt to storm the capitalistic citadel, but it would be a great mistake to adhere to such tactics after they were found to be ineffective.

M. Lenin was optimistic about the changed economic policy and ironical in his denunciation of those who look unfavorably upon the new policy. He declared it would be a fatal error to employ the previous psychology and methods in the present situation.

The Premier was favorably received by the conference, which enthusiastically endorsed his replies to the critics. He looks thinner, and apparently is not in rugged health, but speaks with great force and strength.

CHILDREN LIVE WILD IN RUSSIAN WOODS

Entire Families Reported to Be Drowning Themselves in Famine Region.

RIGA, Nov. 3.—Children are living in the woods and fields like young animals in some parts of the famine district of Saratov, says an official wireless dispatch from Moscow. They are little waifs who have fled from the famine-stricken cities and villages, and subsist on roots and grass. When adults approach they flee, showing every evidence of fear.

Overcrowding of children's homes has been carried so far in the Syrzan and Ufa districts that some of the institutions are sheltering four times as many children as they have accommodation for. In these places children take turns in occupying such beds as are available, one small famine victim crawling into a bed the moment another child vacates it.

"Entire families are jumping into rivers, and cases are reported of parents strangling their children rather than see them die by starvation," says the dispatch, which also gives the first report of disorderly migration. "Over the roads in the Irbit district is moving a band of disorderly refugees from starving Volga."

COLLAPSE OF SOVIET NEAR, SAYS MILIUKOV

Russian Publicist Declares That Famine Will Be Final Factor in Downfall.

PREFERS REDS TO JAPANESE

Says Orientals Wish to Control Siberia for Mineral Wealth, Not Colonization.

The downfall of the Russian Soviet is a matter of months, in the opinion of Paul Miliukov and Nicholas Auxientief, leaders of the Constitutional Democratic and Social Revolutionary parties of old Russia, who are here on the eve of the disarmament conference to present their views of the Russian situation to American audiences. Russia has no official part in the conference, and Professor Miliukov explained that he has been sent here by the Executive Committee of the Russian Constituent Assembly, which meets in Paris, and is made up of the various parties opposing both the extremes of Bolshevism and absolutism in Russia. He will give his views at the Town Hall on Nov. 11, Armistice Night.

Professor Miliukov said that all economic, social and political affairs in Russia point to a speedy end of the Bolshevist rule. "There are only three ways in which the end of the Soviet might come," he said. "One would be the evolution of the Soviet system into something else which would be lasting. That is impossible, as has been shown. They did not expect to rule as long as they have and were only able to do so because of the disorganization due to war. Another possibility of an end would be overthrow from without, the imposition of armed force, intervention. That also is excluded as something which could not take place. There is left only overthrow from within, and that is surely coming. It is a matter of months. The great cause, the final force which can be seen as leading to that end, is famine. Famine is not an incident in Soviet rule, it is the direct result, and the people know it. Recently there have been two great revolts, one in the Don region and one in the Volga region. They have been constantly appearing, these revolts, and although always unsuccessful, have been significant."

Professor Miliukov touched briefly on the Japanese question as it affects Russia, and said that rather than see Japan gain control of some parts of Siberia he would prefer Bolshevist rule there. "Japan has attempted to get great concessions in the iron and coal fields of Siberia to the exclusion of other nations," he said. "When they went into Siberia they said that it was merely temporary and that they would get out when it became convenient. But they constantly put off the day. They do not want it for colonization purposes, they want its mineral wealth, whereas Russia has colonized Siberia for centuries."

SKIDELSKY'S DEBTS MORE THAN £1,000,000

Creditors of London Importer Find No Assets Except a Few Art Objects.

Copyright, 1921, by The New York Times Company.
Special Cable to THE NEW YORK TIMES.

LONDON, Nov. 3.—Several exceptionally heavy claims were mentioned at a meeting of the creditors of Moise Skidelsky, importer and exporter, of London, held at the Bankruptcy Buildings today. Proofs of debts amounting to £600,000 were dealt with, and it was stated that the liabilities would exceed £1,000,000.

The proceedings were on petition of Marcelino Garcia of Cuba, who proved a debt for £463,689. Skidelsky is abroad, and the official receiver has been unable to get in touch with him. The only assets yet traced are some valuable Persian rugs, oil paintings and prints.

The official receiver said he understood that the debtor was one of a family of brothers who were "almost international," all the rest of whom were enormously rich and who had inherited vast sums from their father, although the debtor had not shared in the inheritance.

Franklin Simon & Co.

A Store of Individual Shops

FIFTH AVENUE, 37th and 38th STS.

At Just One-Half Last Season's Prices. . .

GIRLS' JERSEY FROCKS

WITH WOOL KRIMMER BANDINGS

13.75

Straightline frock banded at neck, sleeves and pockets with gray wool krimmer, pompons of which finish the sash of self material. *12 to 16 yrs.*

GIRLS' JERSEY FROCKS

WITH WOOL EMBROIDERY

9.75

Long-waisted frock with hand embroidery in contrasting colored wool: tie belt of self material. *8 to 12 yrs.*

Colors: Henna, brown or blue.

GIRLS' SHOP—*Second Floor*

BOYS' WINTER OVERCOATS

For more than 40 years we have been entrusted with the responsibility of providing the correct clothing for the boys of the best known families of the United States.

In our long experience we have never assembled such a complete variety of imported overcoatings as we are now showing in our topcoats and great coats for boys from 4 to 16 years.

English norfolk suits for boys from 7 to 16 years are priced at from $19.50.

DE PINNA

Fifth Avenue at Fiftieth Street

"America's Making" Exposition is being held at the 71st Regiment Armory. Everyone should visit it.

B. Altman & Co.

MADISON AVENUE - FIFTH AVENUE, NEW YORK

Thirty-fourth Street — Thirty-fifth Street

A Sale on the Sixth Floor

for to-day and to-morrow

will comprise

Several Hundred

Women's Silk Dresses

(Sizes: 34 to 44)

offering extraordinary value at

$22.50

(Sixth Floor; Thirty-fifth Street elevators)

Agencies to Ford Owners

offered in Sullivan, Ulster, Orange, Dutchess, Putnam, Rockland, Westchester, New York, Richmond, Kings, Queens, Nassau and Suffolk Counties, in New York; Fairfield and New Haven and Hartford in Connecticut; Bergen, Passaic, Sussex, Warren, Morris, Somerset, Union and Middlesex in New Jersey. Men with mechanical knowledge of Fords preferred. A real proposition on an indispensable Ford part. No investment, large returns, thorough advertising assistance. Quick action assures you choice of territory.

THE FORTIME PRODUCTS COMPANY, WARREN, OHIO.

REIS UNION SUITS

REIS

MAN'S CLOSEST FRIEND

POLITICAL ADVERTISEMENT.

VOTE FOR

JOHN J. HOPPER

FOR REGISTER

Misleading Advertisements

Information respecting misleading or fraudulent advertisements which may find their way into The New York Times in spite of its careful censorship, is welcomed by The Times.

Saks & Company

Announce Beginning Today A Most Extraordinary

SALE *of*

PEARL NECKLACES

—in matinee and opera lengths, perfectly graduated, and fastened with solid gold clasp,

At One Third To One Half Their Usual Selling Prices

TO emphasize the extensiveness of our assortments of beautiful Pearl Necklaces we hold three important sales a year—hence this remarkable offering . . . We import *more* indestructible pearls than any other house in New York, and because of the extensiveness of our purchases *even our regular prices* are far below those usually quoted for pearls of the same character. Many thousands of necklaces are included *in this sale*, made up of perfectly graduated indestructible pearls that have the rich, creamy lustre of the deep sea gem.

18-inch necklaces	Reg. 8.50	3.95
20-inch necklaces	Reg. 10.00	5.00
24-inch necklaces	Reg. 16.50	7.50
27-inch necklaces	Reg. 22.50	9.50
30-inch necklaces	Reg. 26.50	10.00

STREET FLOOR

BROADWAY Saks & Company at 34th STREET

Saks & Company Will Hold Friday and Saturday

An UNUSUAL EXHIBITION *and* SALE *of* ENTIRELY NEW

Hats Exquisite

At $10.95

—in which the new modes in fur-trimmed millinery make their initial bow at this remarkably low price—

FASHION decided on a bit of flattery when she used furs on these new hats, for the subtle charm and soft richness of fur lends distinction to the costume and is very becoming. Mole, Nutria, Dyed Kolinsky and Dyed Nutria are combined with metallic brocade, duvetyn and satin and achieve fascinating results, completed with a flower, ornamental pin, or bow of self material. We have besides, hats of

Satin, Duvetyn and Velvet

in models for every occasion, trimmed with flowers, embroidery, quills, ornaments and ostrich—*all at 10.95!*

Third Floor

BROADWAY Saks & Company at 34th STREET

ADVERTISEMENT. ADVERTISEMENT. ADVERTISEMENT. ADVERTISEMENT.

CANCER RELIEF

"In less than two years about 74,600 boys died in the war from immediate casualties or the result of injuries or through disease. During these two years 180,000 died in this country from cancer. Undoubtedly a great number of these could have been cured had they been treated early."

From interview with Dr. Charles Mayo, of Rochester, Minn., in New York Times, November 1, 1921.

THIS is Cancer week, during which the American people are being advised of the meaning of the cancer menace.

The purpose of this advertisement is to call public attention to the vital need of maintaining in New York City a hospital especially equipped to deal with this disease.

The problems of cancer differ widely from those of any other disease and require unusual facilities for the care of the sick, highly specialized knowledge on the part of physicians and surgeons, and special training of laboratory scientists.

The Memorial Hospital, located in New York City, supported by private charity, and affiliated with Cornell University Medical School, has for many years engaged in the scientific study and treatment of cancer. It treats thousands of patients yearly.

Each Case a Separate Problem

The staff of the Memorial Hospital holds that each cancer case should be treated as a separate problem. In many cases surgery seems to offer the only remedy; in other cases other methods seem certainly more effective.

Use of Radium

As a result of widely heralded experiments radium was at once—and unfortunately, prematurely—assumed by the general public to be a positive cure for cancer.

The Memorial Hospital is convinced that in many cases radium offers the best means of relief in cancer; that in other cases its use is either ineffective or unwise.

The Memorial Hospital treats cases of cancer in several ways—either by surgery alone, by surgery and the application of radium or X-ray, or both; by the application of radium or X-ray alone; or by the application of both radium and X-ray.

The Hospital has in its charge $400,000 worth of radium, generously contributed by Dr. James Douglas, the largest quantity of radium, we believe, in any public hospital in the world—and all of the emanation from this is used every day in the year.

There is never enough radium for our patients. We need double the present supply.

Technique Developed Step by Step

The Memorial Hospital has developed step by step its technique in the radium treatment of cancer—in many cases creating the apparatus used—and carried along an important supplementary service with X-rays.

Its vital work, however, lies in dealing directly with the cancer patient.

Patients come not only from this city, but from all parts of the world. Physicians also come from various parts of the United States, Canada and Europe to study methods of cancer treatment.

A Formidable Barrier— Lack of Funds

In spite of its vital work, the Memorial Hospital has now encountered a formidable barrier in the lack of funds to carry on its work of relief.

It has but seventy-two ward beds and twenty-one private rooms. Its six clinical departments are hopelessly overcrowded.

The waiting list contains frequently as many as one hundred names.

On October 25th the President of the Medical Board of the Hospital presented to the Board of Managers a special report upon the emergency growing out of the "overcrowding of the hospital and the excessive demands that are being made upon our facilities." In that report, among other things, he said:

> "Applicants for treatment have to wait and wait until in not a few instances they lose their last chance for a cure, and in many instances they lose the best effects of treatment. The situation created by these delays, as the patient and friends see the disease advancing and hope fading while they clamor for admission, is most deplorable."

Rich and poor have to wait for weeks before gaining admission. Unfortunately for some, the golden moment for permanent relief passes before accommodation can be found for them.

In 1920, 2,224 patients were admitted out of 23,400 visits by possible patients.

MONEY URGENTLY NEEDED

We appeal to the public of New York for assistance. The emergency is very real. The sum of $2,000,000 is urgently required for definite purposes. We shall be glad to give more information to all interested. But will you not help, and at once?

Board of Managers of Memorial Hospital

HERBERT PARSONS, *President*
ARCHER M. HUNTINGTON, *Vice-President*
ARCHIBALD DOUGLAS, *Secretary*
PAUL ARMITAGE, *Treasurer*

FRANCIS R. APPLETON	Mrs. WORTHAM JAMES
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Inquiries concerning the work of the Memorial Hospital will be welcomed

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MEMORIAL HOSPITAL,
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I beg to subscribe $..... as a contribution to increase the facilities and endowment of the Memorial Hospital, $..... to be paid on.....1921 and the remainder in.....installments extending over.....years.

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HOLD 2 IN RUM BRIBE; ONE HEADS CONCERN

President of La Brecque Warehouse and Another Held in Fake Permit Plot.

OFFERED U.S.AGENT $15,000

Warrants Issued for Ship Owners as Rum Runners—Raid Resort Near Tammany Hall.

Louis C. LaBrecque, President of the LaBrecque Warehouse, Inc., of Newark, and Joseph Fepifani, who gave his address as 600 Riverside Drive, were arrested by Federal agents in a Newark hotel last night on a charge of conspiracy and attempting to bribe Harry E. Sands, a special Federal prohibition agent.

The two men were arrested by Sands and other agents, according to the Federal authorities, as they were handing the prohibition agent $5,000 as a part payment on a proposal to give him $15,000 for verifying forged liquor permits. With these permits, according to Sands, LaBrecque and Fepifani had intended, with two other men, to remove liquor from the LaBrecque warehouse.

Sands said that on Oct. 17 the two men and two others, whose identity has not been learned, approached him with a proposal that they enter into a deal whereby they would acquire two-thirds interest in the warehouse in return for verification of forged permits. In order to get the proper evidence Sands said that he accepted a $5,000 check signed by Fepifani on the following day, but found it to be worthless. He said he was then given a thirty-day note for $5,000, and arranged to get $5,000 in cash last night.

Agents Hid in Hotel.

When the two men appeared at the hotel Federal agents were in hiding, and at a signal from Sands they appeared and arrested LaBrecque and Fepifani as the money was being paid.

Arraigned before United States Commissioner Emery, both men were held under $5,000 bail each, on a charge of conspiracy and attempted bribery.

According to Federal agents, Fepifani and Edmund J. Le Brecque, brother of Louis C., were arrested with three other men and a woman on a similiar charge. They are alleged to have attempted to bribe Captain William Drake, a New Jersey prohibition agent in Newark, in an effort to get forged permits verified. They were arraigned and released in $5,000 bail.

As the result of the investigation yesterday by Federal authorities of the alleged "rum running" of the British schooner John B. Young, seized on Wednesday by customs agents, together with 500 cases of whisky found on board, several warrants have been issued for those supposed to be at the head of the smuggling plot. One of the men is said to be in Daytona, Fla. He is said by the authorities to own two steamships which have been engaged in smuggling liquors into this country.

The five members of the crew of the schooner were held by Federal Judge Garvin yesterday as material witnesses. Bail was fixed at $25,000 each, Judge Garvin explaining that he wanted to be sure of their appearance to testify against the men who are expected to be arrested. The men held are Leon Mainguy, the chief mate; Albert Longair, Hugh L. Kemp, Joseph Georget and Joseph Gaspere.

It was learned yesterday that the four members of the crew of the yacht John Gulliy, seized at Staten Island about two weeks ago, who had been committed to prison for refusing to testify before the Grand Jury, have changed their minds and are now willing to talk. They probably will be brought before the Grand Jury again next week.

100 Diners See Raid.

In a raid on Hoberg's Winter Garden, 119 Third Avenue, a widely known resort, especially in bygone days, Federal prohibition agents seized twenty-four quarts of Bicardi rum, several bottles of champagne and a dozen or more bottles of gin, it was announced yesterday morning at the office of E. C. Yellowley, Acting Federal Prohibition Agent. They also left a summons for the owner, Mrs. Lena Hoberg, to appear before United States Commissioner Hitchcock, and arrested a waiter, Jacob H. Gruber, charged with a violation of the Volstead act.

Ten agents, in charge of R. Q. Merrick, Acting Chief Field Agent, made the raid on Wednesday night while the evening's entertainment was at its height. The orchestra was playing and three girls were singing when the dry agents entered. More than 100 diners, including politicians, theatrical and professional men, were seated at the tables. A round of whiskies is said to have been served the agents, this being their second visit to the place. They then served a search warrant and searched the premises.

The restaurant is just around the corner from Tammany Hall, where a brass band was playing. When the musicians learned of the raid they left Tammany Hall and serenaded the raiders, causing the already large crowd to swell to something like 2,000 persons.

Five permits were revoked yesterday, Mr. Yellowley announced. These were Vinzenzo Sperandro, wholesale druggist, 417 Broadway, Brooklyn; Charles Rogers, manufacturer, 530 Madison Avenue, Brooklyn; Michael Pellegrino, wholesale druggist, 82 Mulberry Street; Harlem Distributing Company, wholesale druggists, 3,136 First Avenue; Benjamin Wagner, wholesale druggist, 2,517 Amsterdam Avenue.

S. S. Brewer, Secretary of the Brewers' Board of Trade, composed of fifty breweries in the city, held a conference yesterday with Mr. Yellowley relative to the regulations permitting the sale of medicinal beer. Mr. Yellowley said he understood that some further regulations on the subject would soon be issued from Washington.

John S. Parsons, executive auditor to Governor Miller, was yesterday appointed as Chief Field Officer for the State of New York, Mr. Yellowley announced. He fills the vacancy caused by the transfer of Ernest S. Langley a few weeks ago. He will take charge within a few days, it was said.

Indict Seven In Permit Faking.

Indictments were returned by the Federal Grand Jury yesterday against the S. & B. Drug Company of 156 Reade Street and 6 West Twenty-second Street; the Central Drug Company, 721 Seventh Avenue, and Herman Levine, Max Gordon, Barney Bruston, Nathan Feld and Barfiglio Venisto, charging them with using stolen and forged permits to obtain the withdrawal of liquor from bonded warehouses. The individual defendants were arrested several weeks ago and held in bail to await the action of the Grand Jury. They will now be called for pleading to the indictments.

The Central Drug Company is alleged to have handled 35,000 gallons of whisky in two months, involving about $1,000,000, according to Louis Wien Jr., one of Mr. Yellowley's experts, who had charge of working up the evidence. Several members of the firm were arrested several weeks ago.

BREWERS ASK BEER PERMITS

Two From New York Among Applications Filed in Washington.

WASHINGTON, Nov. 3.—Application from four brewers for permits to deal in beer for medical purposes came before Prohibition Commissioner Haynes today for approval.

Two of the applications were from New York, one from Newark and one from Milwaukee. Officials did not indicate when action upon them could be expected.

The Economy of Long Wear

True economy, that which determines shoe value, is found in the service that shoes give while still retaining smart appearance. Every wearer of Dr. Reed Cushion Shoes knows that he is practising economy in his shoe purchases. They stand up under unusually hard service and hold their style to the last.

And equally important are the comfort and restfulness gained by the felt and cork cushion sole which has made Dr. Reed Cushion Shoes so justly renowned everywhere. They meet the demand for real economy.

Dr. A. Reed CUSHION SHOES
For Men Made by
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SOLD ONLY AT
1372 Broadway, at 37th Street
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Send for Illustrated Booklet.

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Hair Often Ruined By Careless Washing

Soap should be used very carefully, if you want to keep your hair looking its best. Most soaps and prepared shampoos contain too much alkali. This dries the scalp, makes the hair brittle, and ruins it.

The best thing for steady use is Mulsified cocoanut oil shampoo (which is pure and greaseless), and is better than anything else you can use.

One or two teaspoonfuls of Mulsified will cleanse the hair and scalp thoroughly. Simply moisten the hair with water and rub it in. It makes an abundance of rich, creamy lather, which rinses out easily, removing every particle of dust, dirt, dandruff and excessive oil. The hair dries quickly and evenly, and it leaves the scalp soft, and the hair fine and silky, bright, lustrous, fluffy and easy to manage.

You can get Mulsified cocoanut oil shampoo at any pharmacy; it's very cheap, and a few ounces will supply every member of the family for months. Be sure your druggist gives you Mulsified.

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POLICE WILL ARREST

automobile drivers if they use their horns "except in a reasonable manner as a danger warning, or allow to be produced a sound which shall be unnecessarily loud or harsh or which shall continue for an unnecessary and unreasonable period of time." This is *your* law enforced by *your* officials. (Amendment No. 110, Section 229, Sanitary Code).

The Buell Whistle, being under control of the driver, can be sounded very lightly and if used intelligently will not subject the user to arrest.

The use of the Buell Whistle is legal. The abuse of *any* signal will automatically call an officer.

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Buell Manufacturing Co.
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Best MADE CLOTHES FOR MEN & YOUNG MEN

WINTER
OVERCOATS
In Box and Ulsterette Models
$40 $45

ETERNAL vigilance is the price we pay for Best-made clothing. Carelessly made garments sometimes leave the maker, but they never arrive on our floor. Our own inspection sees to that

White English Broadcloth Shirts
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A Sale of Men's Linen Mesh Underwear

A limited quantity
Pure Linen Mesh
Shirts and Drawers
in all weights
$4.25 garment

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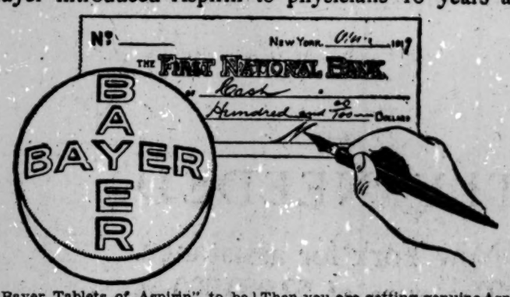
Bayer introduced Aspirin to physicians 18 years ago



"Bayer Tablets of Aspirin" to be genuine must be marked with the "Bayer Cross," just like your check must have your signature.
Always look for the "Bayer Cross."

Then you are getting genuine Aspirin prescribed by physicians for over eighteen years.
In each "Bayer" package are proper directions.

Bayer-Tablets of Aspirin

Handy tin boxes of 12 tablets cost but a few cents—Larger packages.
Aspirin is the trade mark of Bayer Manufacture of Monoaceticacidester of Salicylicacid.

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Mail Bandits Got $2,000,000

To prevent repetition of such street and roadway holdups the Postmaster General has ordered armed convoys for mail trucks. Holmes provides guards *already experienced* in just such service to protect your goods in transit.

Holmes men are ready day and night
HOLMES PATROL PROTECTION
DAY PHONE, FRANKLIN 6020
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To Begin At SAKS Today
A SALE of MEN'S
Repp Cloth Shirts
At THE REMARKABLY LOW PRICE of
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These shirts are among the most serviceable to be had, made of repp cloth—a shirting with a pronounced rib effect that is as smart as it is practical. The patterns are in good-looking stripe designs of light blue, helio, green and tan against white grounds.

ALL SIZES

MEN'S ENGLISH HAND-SEWN
Capeskin Gloves, 2.95
Unequaled anywhere in New York. Made by hand in England of selected capeskin that will give excellent service.

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Coats for men and women that are *distinctively Dobbish* tailored from *Worumbo Camel's Hair Polo Cloth* and from imported woolens with the careful attention to detail that built up the Dobbs reputation as New York's leading *HATTERS* ~ Dobbs is a men's shop with tailored things for women ~
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Exclusive Representatives in Many of the Principal Cities

To Milk Consumers

Request your grocer, butcher, delicatessen dealer or druggist to carry BORDEN'S bottled milk for your accommodation.

We will make every effort to fill their requests. If they cannot carry bottled milk for your convenience, call up the nearest BORDEN delivery depot and they will direct you to the nearest dealer who handles BORDEN'S bottled milk.

Your co-operation will help to break the most unfair and unjust strike of modern times.

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The day's sales of each department, summary of cash received, accounts payable and receivable, bank balance, window display, advertising—

All at a glance, on National Business Statement Form 80-AF. Ask your stationer to show it to you, with National Ring Binder 6408 or 6508.

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Large consumers of coal can secure a constant supply without the uncertainty of a fluctuating market—with nt the hazards and burden of operating mines—by the practical plan which has

Saved $1,000,000 in One Year for One Company

A long term contract for the output of a mine gives you all the advantages of ownership with none of the disadvantages. You secure your coal supply at the rock bottom cost of efficient operation, plus a minimum fair profit, through the facilities of a practical coal mining and managing organization.

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An exquisitely scented, antiseptic powder. Gives relief to sunburned or irritated skins, overcomes heavy perspiration, and imparts a delicate, lasting fragrance, leaving the skin sweet and wholesome.

Sample Each Free by Mail. Address: "Cuticura Laboratories, Dept. 6M, Malden 48, Mass." Sold everywhere. Soap 25c. Ointment 25 and 50c. Talcum 25c. Cuticura Soap shaves without mug.

SAVE 30%

TUNGSTEN LAMPS Watts.	Reg.	Our Price
10-50	.40	.28
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SUBSTANTIAL REDUCTIONS ON EVERYTHING ELECTRICAL
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MINERS TO ASK HALT OF ANDERSON DECREE

Will Apply to Chicago Federal Appeals Court Also for Leave to Appeal on Injunction.

MORE MEN OUT ON STRIKE

But All in Ohio and Illinois Are Ordered Back to Work—Strike Near in Pennsylvania.

INDIANAPOLIS, Ind., Nov. 3.—Suspension of Judge Anderson's temporary injunction, prohibiting the check-off of union dues by operators and directing a cessation of union efforts to organize West Virginia coal fields, will be asked of the Circuit Court of Appeals at Chicago tomorrow by counsel for the United Mine Workers of America.

Formal application for the granting of an appeal also will be made at Chicago, but this is said by union counsel to be a perfunctory proceeding that can be brought before Judge Anderson or any Judge of the Circuit Court. The union's legal fight is in the charge of W. A. Glasgow of Philadelphia, who is leaving tonight for Chicago.

In case of failure to get a complete suspension of the injunction, the union's counsel are said to be prepared to press for a ruling that only Indiana operators are affected by the order. Such a view has been taken by union officials, but it is contrary to Judge Anderson's opinion, who said all operators observing the check-off were bound by the injunction.

Further walkouts by the miners evidently hinge on the action of operators in discontinuing the check-off. There were small, sporadic strikes today in Indiana, where only six mines are at work, in Ohio and in Illinois. In the two latter States the miners have been ordered back to work.

The Executive Board of the Pittsburgh District will meet tomorrow to act on the District President's decision to call a strike on Monday. About 40,000 miners would be affected by the order.

Elsewhere in the coal-producing States the miners are awaiting the decision of operators whether to stop the check-off.

Lewis Replies to Farrington.

Doubt as to the interpretation of the original strike telegram, which was expressed by Frank Farrington, President of the Illinois miners, was not removed by the answer President Lewis sent today to the Illinois leader. Farrington, who was the anti-administration leader at the recent miners convention, accused Lewis of trying to "pass the buck" in calling the strike. Lewis sent this message to Farrington:

"I consider it most unfortunate that you failed to understand the telegram sent out Nov. 1 by the International officers. Of the seventeen district Presidents to whom this message was sent you are the only one who has found it necessary to ask for an interpretation. It is seemingly apparent to all other officers of our organization that in event the operators of any district officially abrogate an existing contract they thereby impair the validity of the entire instrument.

"When you are advised that the coal operators of Illinois intend to abrogate, nullify, violate or set aside any part or section of the district agreement including the check-off provision, notify this office and full and detailed instructions will be immediately sent you."

It was said authoritatively here by union officials that the "detailed instructions" would include a strike order.

The six mines that were in operation in Indiana today are all small producers and widely scattered. John Hessler, President of the district union, has issued no strike order and may not do so. Union officials say all the mines will be shut down in another day.

Indiana coal operators, meeting tonight at Terre Haute, voted unanimously to sustain their attorneys who had pledged obedience to the injunction, and also voted unanimously that they would not join the United Mine Workers in an appeal of the injunction proceedings.

Prepare to Strike in Pennsylvania.

PITTSBURGH, Nov. 3.—Forty thousand union miners in the Pittsburgh bituminous coal district will be called out on strike Monday if the Executive Board of District No. 5, United Mine Workers of America, act tomorrow on the advice of President Gibbons. The strike will be confined to the coal companies which notified Mr. Gibbons that they would no longer observe the check-off provision in their contract.

Mr. Gibbons's position was outlined in a message to John L. Lewis, President of the United Mine Workers of America. The district leader quoted a letter received from R. W. Gardiner, Commissioner of the Pittsburgh Coal Producers' Association, which stated that the association would abide by the injunction issued by Judge Anderson against continuance of the check-off.

Ohio Strikers Told to Return.

COLUMBUS, Ohio, Nov. 3.—Ohio miners who have left their work in protest against the injunction issued by Judge Anderson were ordered back to work by the Executive Board of District No. 6 after a meeting here today.

At the same time, Lee Hall, President of the district, was instructed to notify all operators that compliance with their contract, which includes provision of the check-off system, is expected and that violation of it will result in strikes. Any strikes called would not be general, it was said, but only against such companies as discontinued the check-off.

The order for the return of strikers will affect 3,000 to 4,000 men in Ohio. Three thousand or more in the Hocking field quit work and one mine near Martin's Ferry was idle today.

Besides Ohio, a strip of West Virginia is included in the district, and such miners as have walked out there are affected by today's order.

After a three hours' meeting today, members of the Southern Ohio Coal Exchange adjourned until Monday, having failed to reach any definite conclusion as to what they will do with regard to the check-off. Operators of Eastern Ohio are to meet tomorrow in Cleveland.

SPRINGFIELD, Ill., Nov. 3.—Six mines in the State were idle today as the result of sporadic strikes in protest against Judge Anderson's injunction. According to Walter Nesbit, Secretary-Treasurer of the Illinois Miners' Union, these will work again tomorrow.

"There are not as many as 3,000 on strike," Mr. Nesbit said, "and all of them acted individually. President Farrington's message, advising them of the harm of their action, will result in an entire return tomorrow."

Mines idle because of the strikes are at Kincaid, Taylorville, Staunton, Hillsboro, Carlinville and Bush. Miners at Centralia, who struck yesterday, returned to work today.

Present Gas Rate Continued in Utica

ALBANY, Nov. 3.—The average rate of $1.41 per thousand cubic feet of gas now charged to consumers in the Utica district by the Utica Gas and Electric Company is a "fair and reasonable" charge, the Public Service Commission decided today. The petition of the company for an increased rate and the application of the city for a reduction in the present rates were denied.

Robbed of $20,000 in Jewels.

PITTSBURGH, Nov. 3.—The theft of jewels valued at $20,000 from his room in a hotel here was reported to the police today by A. S. Riley, salesman for a New York jewelry concern. Mr. Riley said that on his return from the theatre last night he found [illegible]

Men's Hats

$2.89

They're silk lined.

And there are derbys as well as soft hats.

1921 shapes, every one of 'em.

Real "man" colors in the soft hats.

Tan, Pearl, Brown and Cedar.

Derbys, of course, are black and are lined with white satin.

250 unlined soft hats taken from our regular stock are included at the price.

They're $2.89

Only a limited number of hats at this low price.

Macy's—Main Floor, 35th St.

R. H. Macy & Co.
HERALD SQUARE Inc. NEW YORK

1,200

Men's Shirts

Laundered Collars to Match!

$1.59

Considered rather clever on the other side of the water and with many things to commend them to New Yorkers.

The patterns of the shirts chosen with the fact in mind that collars to harmonize were to be worn with them.

Shirts are coat style, of course, and five button fronts. (Buttons, by the way, are half-ball, ocean pearl.) The collars are laundered, but the attached cuffs may be soft or laundered, as preferred.

As the sale starts, we have all sizes from 14 to 17. And wonderful value they are at $1.59.

Macy's—Main Floor, 35th St., Broadway.

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Bran Will Free Your Entire Family from Constipation!

EIGHT MILLION PEOPLE were admitted to the hospitals of America last year. Nine-tenths of the sickness can be traced to constipation! If every man, woman and child would eat Kellogg's Bran, cooked and krumbled, each day, nine-tenths of all sickness would be eliminated!

Kellogg's Bran, cooked and krumbled, is not a "remedy." It is nature's health food. Bran acts as a sweeper, at the same time cleansing and purifying without irritation or discomfort! Results are astounding!

Physicians indorse the use of Kellogg's Bran for constipation because it corrects constipation as a food—not as a "remedy"! Your physician will tell you that the desirable way to relieve constipation is through food. We guarantee Kellogg's Bran will relieve constipation permanently if at least two tablespoonfuls are eaten regularly. Chronic cases should use as much more as necessary.

When Kellogg's Bran is eaten regularly it will also clear up a pimply complexion and sweeten the breath.

And, Kellogg's Bran, cooked and krumbled, is deliciously good! Kellogg's has an appetising nut-like flavor, is crisp and adds zest to any food with which it is eaten. Or, it's just fine to eat as a cereal! Or sprinkle it over your favorite cereal! Kellogg's Bran is used in muffins, raisin bread, macaroons, pancakes and in a hundred other palate-tickling ways—and all the time building health!

Start the children eating Kellogg's Bran. It will actually increase their growth and build up strong bodies.

Charming Dresses at Wholesale Prices

A Revelation to those who have bought our dresses since our first announcement to sell direct to the women of New York.

You can now buy directly from us the very same stylish gowns and dresses that you have been buying from the better shops. We have discontinued selling these shops and have opened our salesrooms to you.

Here is what this means to you:—The dresses we manufacture will be sold to you direct, at actual wholesale prices. You can now buy the smartest gowns and dresses at a great saving.

In our salesrooms you will find a wide assortment of exclusive models made up in the latest materials. Good style satisfies the eye and never offends good taste. Frances dresses live up to this requirement.

Prices strictly wholesale, making these values incomparable to anything you have seen before. Commodious fitting rooms and live models for your convenience. The Frances label in every dress. Prices—

$29.50 • $35 • $39.50 • $45 • $49.50 • $59.50 • $69.50 • $79.50

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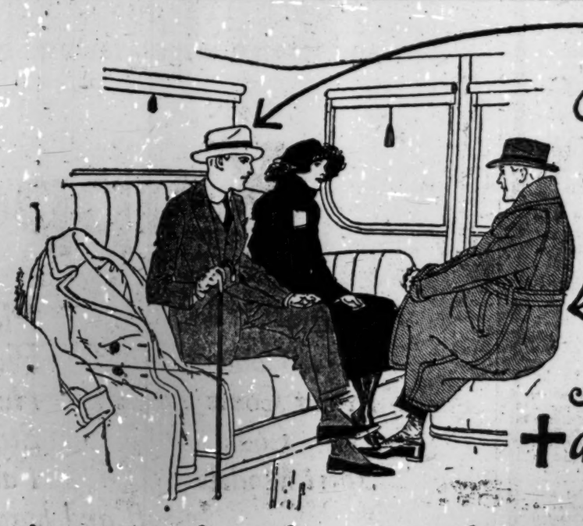
Designers and Makers of Dresses
30 to 38 East 33rd St., Bet. Madison & 4th Aves.
Open Every Day Including Saturday from 9 to 5.



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A distinguished Overcoat + an ultra smart Sack Suit

At any good retail store you'd pay as much for a suit alone, or an overcoat alone, as the price we're asking for BOTH—here at our wholesale salesrooms—where we serve you direct.

We're selling at cost—that's why. Making a special "Suit and Overcoat Club Price" that just covers actual production expense—to help the Nation stimulate a great buying wave.

Group 1—$90 WORTH FOR $50	*Group 2*—$105 WORTH FOR $62	*Group 3*—$120 WORTH FOR $74	*Group 4*—$150 WORTH FOR $86
A $45 Suit TO ORDER $30	A $50 Suit TO ORDER $36	A $60 Suit TO ORDER $42	A $75 Suit TO ORDER $48
A $45 O'coat TO ORDER $30	A $55 O'coat TO ORDER $36	A $60 O'coat TO ORDER $42	A $75 O'coat TO ORDER $48
Total—$60	Total—$72	Total—$84	Total—$96
YOU GET BOTH FOR $50	YOU GET BOTH FOR $62	YOU GET BOTH FOR $74	YOU GET BOTH FOR $86

GUARANTEE: IF YOU ARE NOT PLEASED IN EVERY RESPECT—YOU NEEDNT PAY ONE PENNY

ORDER TODAY—READY 10 DAYS FROM TODAY

FIVE CONVENIENT NEW YORK SALESROOMS
*Columbus Circle, 1823 Broadway 14th *and* University Place [Union Square Near Broadway]
42nd *and* Fifth Avenue *202 West 49th St. [Near Broadway] Park Row *and* Beekman.
*These stores open evenings until 9. Others 8:30 A.M. to 6 P.M.

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THE ROYAL TAILORS

NEW YORK · CHICAGO · MILWAUKEE · ST. PAUL AND 10,000 OTHER CITIES

MAY MOVE TO DROP WATSON INQUIRY

Democrats and Republicans Confer on Abandoning Committee Investigation.

SENATOR RENEWS CHARGES

He Reads Into Senate Record Letters and Telegrams Offering to Furnish Evidence.

Special to The New York Times.

WASHINGTON, Nov. 3.—Democratic Senators tonight expressed the intention of moving in the Senate tomorrow that the investigation into the charges of unjustified and wholesale hangings of American soldiers during the war, made by Senator Watson, be dropped. To this end a conference was held among some of the Republican and Democratic leaders, but no agreement was reached, and it is uncertain as to whether the Republicans will oppose such a measure.

Some Democrats expressed the opinion that, since Senator Watson had refused to appear as a witness before the special committee, it would be the wiser course to drop the inquiry as one likely to amount to nothing. Those who are opposed to dropping the investigation take the ground that Senator Watson should be required to substantiate his charges or withdraw them.

In a further effort to substantiate his charges, Senator Watson read into the Senate record today several letters and telegrams in which the senders asserted they were in a position to substantiate one or more of the assertions made by the Georgia Senator. One letter was from a man in New York who signed himself "Major Turner" and gave his address as 1,540 Broadway; another was from J. Danby Conwell of Philadelphia, who gave the chapter house of the Alpha Sigma Phi fraternity as his home; another was from Murray Gordon of Tampa, Fla., who wired he had served a sentence of four months in five prisons for being absent without leave for forty-eight hours; there was a telegram from J. J. Fry, a Canadian, and a long letter from Thomas F. Cowran, 61 Columbia Street, Albany, N. Y., who wrote that he was a veteran of the Rainbow Division.

The Watson charges came to the fore soon after the Senate convened, when the Georgia Senator arose to a question of personal privilege and made a vicious attack on Senator Wadsworth of New York, calling him "insolent, brutal and supercilious" and an "ex-associate of William Barnes of New York, a crook—a man whom ex-President Theodore Roosevelt called a crook, and who, sued for damages, went into the courts and proved him a crook."

Letters Uphold Charges.

Unless other action is taken, the Committee on Audit and Controll is expected to report favorable tomorrow the Brandegee resolution calling for authority to subpoena witnesses and papers, and to employ the necessary stenographic staff, in the investigation of the Watson charges authorized by the Senate on Tuesday. A bitter fight is expected, and although no poll has been made, it is the general understanding that Watson will not be entirely without friends.

It is the present intention of a member of the Committee on Military Affairs to read into the Record tomorrow an official list of all the executions ordered by the American Army command in France. They will number eleven, it is stated, and the list will show that in a large majority of cases the assaulting of women—in one instance, a seven-year-old girl—was the crime for which the culprits paid the extreme penalty. In every instance the execution followed the sentence of a properly organized and conducted military court-martial.

The first letter read by Senator Watson was the one from J. Danby Conwell of Philadelphia. It reads as follows:

"Alpha Sigma Phi House,
"3,617 Locust Street, Philadelphia,
Nov. 1, 1921.

"Hon. Thomas Watson:

"Dear Sir—In this evening's Philadelphia Ledger I read an account of your charges concerning the hanging of American soldiers in France. I also noted that you submitted a photograph as part of your proof.

"It might be of interest to you to know that at the present time I have in my possession two such photographs which depict the hanging of an American negro soldier in uniform. This took place at Bazoilles-sur-Meuse, on a scaffold especially erected for that purpose.

"I can supply positive proof of the incident, not only through these photographs but also from most every member of Evacuation Hospital No. 6. We were 'invited' to this execution, which took place in either June or July, 1918, and despite strict orders that no photographs were to be taken, there were a few who managed to get them.

"As far as I know, not one of us knew or ever definitely found out from reliable source, just what the charge against this soldier was. I cannot say whether any more executions took place upon this same scaffold, for we moved to a new sector soon after. I heard later, however, that it had been used again.

"I do not know whether any of this will be of any special interest to you, but I wish to say that should the photographs which I speak of be of any help to you or the investigating committee in this matter, I will gladly send them and answer any questions which I can that will aid the work. I am very sincerely,

"J. DANBY CONWELL."

New Yorker Offers Proof.

The next read was a telegram from Major Turner of 1,540 Broadway. The telegram read:

"New York, Nov. 2, 1921.

"Senator Thomas E. Watson, Washington, D. C.

"Can assist you substantiate charges read in papers. Registered letter follows mail tonight.

"MAJOR TURNER (Resigned),
"1,540 Broadway."

Subsequently, Senator Watson sent to the desk for the clerk to read the letter referred to in this telegram, but before the clerk had read more than two lines the writer stated that the document was confidential whereupon Senator Watson withdrew it, explaining that he would protect the "confidence" of those who write him.

The telegram from Murray Gordon of Tampa, which was next inserted into the records, read:

"Senator Watson, Washington, D. C.:

"I notice in newspaper of your charges of crimes committed to A. P. E. men in France. I will help you in a lot of those charges. The Adjutant General has my records of my confinement as prisoner for four months in five different prisons for being absent without leave for forty-eight hours; there was a telegram from J. J. Fry, a Canadian, and a long letter from Thomas F. Cowran, 61 Columbia Street, Albany, N. Y., who wrote that he was a veteran of the Rainbow Division.

"Address 1,201 Franklin Street."

This is the letter signed by Thomas F. Cowran of the Rainbow Division, which Senator Watson also had read to the Senate by the clerk:

"$1 Columbia Street,
"Albany, N. Y., Nov. 2, 1921.

"Senator Thomas E. Watson,
"Washington, D. C.

"My Dear Senator:

"It has been with a great deal of interest that I have read the articles in the daily papers regarding your charges of inhuman treatment accorded the soldiers of the American Expeditionary Forces in France. To my mind you deserve unbounded praise and credit for the forceful way you have gone about these matters, and I know that hundreds of other ex-service men like myself will applaud your efforts and be with you in spirit in the threshing out of the charges you have made.

"Personally, I do not know of the hanging affair, but I was on duty with the Judge Advocate General's office and the Inspector General's office of the Forty-second Division ('Rainbow') and I do know of a great many unfair things that happened. I do not want you to get the impression that I am what is popularly known as a 'sore-head,' because I was pretty much able to fight my own battles, but the cases which I ran into while with the Judge Advocate in as far as the courts-martial were concerned were nothing short of tragedies.

Admits He Falsified Records.

"I admit frankly that I did not honestly do my duty while with this office. I was the stenographer and I knew the court-martial manual. Trial Judge Advocates were appointed who, before they went into service were grocery clerks, oil salesmen, &c., and the court martial manual was simply a bunch of words, and the form used in the conduct of a trial usually started at the wrong end and wound up in the middle.

"I am glad to say that my knowledge of procedure, which I learned in the Judge Advocate's office, was of material help to me in mixing up the reports of trials, which, of course, in many instances, threw the case out or forced the commanding General, through recommendation of the Division Judge Advocate, to cut the sentences imposed by the court to a mere matter of detail with the accused man's company. We had a Captain Harding from Ohio, who was President of many courts-martial. His slogan was, 'Give 'em twenty years.' If you can find the records of the Forty-second Division you will see that almost without exception the decisions of the courts presided over by Captain Harding read * * * and to be confined at hard labor for twenty year.' If you were a deserter or stole a bunch of grapes from a vineyard, it was all the same to Harding, twenty years was both maximum and minimum.

"Permit me to congratulate you on the good start you have made and to wish you every success in your efforts.

"Respectfully yours,
"THOMAS F. COWRAN,
"Former Regimental Sergeant Major, Inspector General's Department, Forty-second Division."

This is the telegram that came from J. J. Fry of Canada:

"Morrisburg, Ont., Nov. 2, 1921.

"Thomas E. Watson, United States Senator from Georgia, Washington, D. C.:

"I can furnish a volume of additional evidence to your allegations. What you charge is no comparison. Wire or letter will reach me at the above city confidential. "J. J. FRY."

B. G. Farmer of Alabama wired as follows:

"Senator Tom Watson, Washington, D. C.:

"Good thinking and true Americans endorse your charge that soldiers were hanged without trial. Glory in your courage and good sense, and your value in the Senate to the people of the United States is incalculable. Ask Tom Heflin who I am. "B. G. FARMER."

Senator Watson also presented clippings from the Passaic (N. J.) Journal of July 29, 1919, purporting to give statements of comrades of Private Frank Frye of Paterson, Company D, 309th Infantry, to the effect that he had been bayonetted to death for refusing to carry a gun. It was set forth in the article that Frye was a conscientious objector.

After the letters and telegrams were read, Senator Watson, continuing his speech, said that "these evidences of confirmation," as he described them, spoke for themselves. His original statements as to the shooting down of enlisted men by their officers, hanging men without trial and other assertions of just as grave a nature he asserted were made to him at his home in Thomson, Ga.

Becoming excited, Mr. Watson exclaimed that the "life of a private soldier in France" was nothing in comparison "to the millions of Henry Ford who did not send his son to fight, or John D. Rockefeller who did not send his son to fight or J. P. Morgan who did not send anybody to fight."

He then repeated his charges that enlisted men were hanged without trial and murdered by officers.

CONWELL DESCRIBES HANGING.

A. E. F. Veteran Sends Photographs and Story to Watson.

Special to The New York Times.

PHILADELPHIA, Nov. 3.—J. Danby Conwell, overseas war veteran and a student at the University of Pennsylvania, who has offered to aid Senator Watson in substantiating the charges he has made in the Senate, told today how an American soldier was hanged in uniform before thousands of his comrades.

Conwell forwarded two pictures and his story of the hanging to Senator Watson today. The pictures, Conwell said, were taken by another soldier, Asger G. Cohn of 511 Concord Avenue, New York.

"We were with Evacuation Hospital Detachment No. 6," said the university student, "when news of the proposed hanging was made public, some time in June or July, 1918. We, with the members of another hospital detachment and a large number of infantrymen, were invited to attend the execution.

"Thousands of us turned out to witness it. A hastily built scaffold was erected at Bazoilles-sur-Meuse, where my outfit was stationed at the time. Although the hanging had all the aspects of the execution of an official court-martial, we were never told officially why the man had to die. Many rumors were current among the doughboys, and the one given the most weight was that the man had committed a murder following an attack on a girl.

"Many officers, including an army chaplain, were present at the execution, but what surprised me most was the fact that the man was hung in his uniform. It had always been my belief that hanging was a disgrace and, therefore, the man should be shorn of his insignia before going to the gallows."

The photographs sent to Senator Watson showed the soldier swinging from the gallows and preparations for the execution.

In explaining how the pictures were obtained in defiance of the army regulations, Conwell said:

"We hid our cameras under our coats and selected positions where the crowd was densest. Then when all eyes were riveted on the hanging, Private Cohn and myself reached our cameras over the shoulders of the men in front of us and made the snapshots. Cohn's films turned out all right, but mine were blurred. He has the film in his possession now."

Conwell is a Philadelphian and lives at 5038 Spruce Street. He told his story at the Alpha Sigma Phi Fraternity House, 3617 Locust Street, where he is a member.

Shows Photographs of Hanging.

Asgar Cohn of 511 Concord Avenue, the Bronx, showed a TIMES reporter last night photographs of the hanging of a negro soldier, which Cohn said he and 700 other soldiers witnessed at Bezoilles in the Vosges Mountains on July 13, 1918. Cohn, who was attached to Evacuation Hospital 6, said that he had taken the photographs himself. He did not remember whether the negro had a court-martial, but said that all soldiers in the vicinity were informed that the negro was to be hung.

Cohn referred to his diary and said that the negro's name was Jeffries and that he had attacked and killed a French woman 65 years old. Just before the trap was sprung, according to Cohn's diary, the soldier asked permission to say something to the onlookers. When permission was given, he said:

"Brothers, all I can say is that I am very sorry for what I have done. I hope none of you ever commit the same things. I only hope that America will win the war and that you all will return safely to America."

Cohn said that he had heard stories of other hangings, but had never seen but one.

CALLS STORIES EXAGGERATED.

Doctor Cites False Reports of Many Hangings.

The tendency of a certain type of man to exaggerate everything he hears that is at all shocking is at the bottom of the stories of wholesale hangings of American soldiers in France repeated by Senator Watson, in the opinion of Dr. George T. Pomeroy of 334 West 124th Street, who was a Captain in the medical department during the war.

Dr. Pomeroy only recently returned to this country after spending some time in the Near East in relief work, and said that he had been surprised since his return to hear stories of hangings which he knew of his own knowledge to be untrue. For some time after the armistice he was Register at Is-sur-Tille, where hangings are reported to have taken place, and while he was there he knew of only two, one for murder and the other for an attack on a young French girl.

"The thing which has impressed me," he said, "is the brazen manner in which men tell stories which they know are false. It is familiar to all students of psychology. Recently on a train I heard a former soldier talking about brutality in the army in France; of how officers shot men for failing to salute, and of men hanged by scores for minor infractions of rules. He said he had seen seven hangings in one day.

"I asked him where this took place, and he said at Is-sur-Tille. He mentioned the time as the Spring of 1919. He had evidently been there, for he was familiar with the camp. This man was giving way to the desire to exaggerate, to invent something horrible for an attentive audience.

"It happened that after the armistice I was stationed at the camp hospital of the Sixth Division a few miles from the the camp at Is-sur-Tille, and that for several months in the Spring of 1919 I was stationed at the camp itself as Register. I had to keep track of every death that occurred in camp. In the time I was there there were only two. One was that of a negro who had attacked a girl and killed the officer who went after him, and the other was that of a white man who had assaulted a young girl so severely that she barely recovered. These men were hanged, but in the case of the second man I know the officers dreaded it and hoped that the man would be sent back to this country so that they would not have to carry out the sentence. I was one who had a bad fifteen minutes out of it, for I had to pronounce him dead.

SENATORS REJECT SALES TAX PROJECT

Continued from Page 1, Column 3.

to the country $158,870,000 in excise taxes; telegraph, telephone and cable taxes of a total of $27,000,000; stamp taxes totalling $48,500,000; narcotic taxes amounting to $12,000,000; corporation taxes of a total of $134,000,000; beverage taxes amounting to $34,000,000, and amusement taxes totalling $90,000,000.

Senator Smoot replied that in 1923 the needs of the Government would be approximately $3,400,000,000 and that, with the sales tax and the other taxes, the total that would be collected would be approximately $3,400,000,000.

The Smoot amendment voted down today proposed a tax of 1 per cent. on the sale price of every commodity sold, leased or licensed for consumption or use; but such sales, leases or licences to be exempted from the tax in any year in which the total price did not exceed $6,000. Sales of refined gold or silver were also exempted, while the tax was not to be levied on sales by farmers of farm products or sales by public utilities, the United States, any State or Territory, the army, the navy and hospitals.

The Senate probably will tackle tomorrow the Reed bonus amendment, which appears certain to bring about a long fight. The bill may not be passed, as matters look tonight, before the first part of next week.

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What Has Been Proved to the Discredit of This Man?

You know, and everybody knows, that Mayor John F. Hylan has stood the acid test. Not one single thing to his discredit has been proved or brought to the light of day.

His downfall will not be accomplished by the sinister attacks which, backed by powerful influences, have sought his political destruction.

You must believe in this man who has fought against such tremendous odds for *you* and every other fairminded citizen of New York.

Treat him—man to man—as you would be treated were you in his place.

THE BUSINESS MEN'S LEAGUE OF NEW YORK,

Reuben L. Lyon

President.

SOCIALISTS SEATED AFTER 22 MONTHS

Aldermen Deny Election Fraud and Say Lee and Cassidy Were Victims of "Errors."

WILL SERVE TWO MONTHS

Falconer Called a Bigot by Collins After He Says Real Fraud Was by the Board.

Algernon Lee and Edward F. Cassidy, the two Socialists who ran for election in 1919, were seated yesterday by the Board of Aldermen after recount proceedings that occupied only two months less than two years. Lee takes the place of Moritz Graubard from the Eighth District and Cassidy sits in place of Timothy J. Sullivan from the Twentieth District.

Aldermen Lee and Cassidy appeared on the floor after notification by a committee. Their appearance was the signal for an enthusiastic demonstration by Socialists who filled the gallery of the Council Chamber. They at once descended to congratulate the two new Aldermen, who held an impromptu reception after adjournment.

Mr. Graubard was not present, but Mr. Sullivan, still an Alderman technically, voted to approve the report which unseated him.

The committee's report stated that the two Socialist contestants had failed to produce evidence to prove fraud and that the committee's examination of the ballot had shown no fraud. The report found, however, that a miscount had been made through errors and that Lee was entitled to a plurality of 368 and Cassidy to a plurality of 165. Alderman Collins moved that the report be accepted, and at the same time moved the previous question to shut off debate.

Alderman Beckerman met this move by submitting a minority report which F. H. LaGuardia, President of the board, ruled was entitled to be read. "While I concur in the results arrived at by the committee," Alderman Beckerman's report read, "I find myself in absolute disagreement with that part of the report which states that the charges of fraud were not substantiated.

"It is difficult, for instance, to conceive that a discrepancy of 323 votes out of a total of 450 votes in a single election district could be merely an error on the part of the election district inspectors. No doubt exists in my mind that frauds have been deliberately perpetrated and in my opinion those responsible for these frauds should not go unpunished.

"I desire also to point out that the Board of Aldermen has from the very beginning acted in these proceedings only under compulsion of the courts. The committee did not make its report until it was actually in contempt of the court itself and the Board of Aldermen itself is only taking up this matter for decision on the very last day granted by the courts."

Alderman Falconer in explaining his vote said: "The real fraud has been committed in the Board of Aldermen. There is a man over there who with a wave of his hand could have compelled the majority to bring in a report at a moment's notice, but he has withheld for nearly two years."

"The cry of fraud comes from a religious and political bigot," said Alderman Collins. "Alderman Falconer"—

Alderman Falconer interrupted by saying that Alderman Collins had no right to use epithets. After being cautioned by the chair, Alderman Collins continued with reference to Alderman Falconer:

"He has sat here for two years and has done nothing but kick. He is in no position to cry fraud, when his party kicked the Socialists out of the Legislature."

Alderman Sullivan, who has received pay for one year and ten months, said in explaining his vote that he was a "good sport" and would donate his salary to any charity his opponent might designate.

OPEN GOLF CHAMPION HANGS SELF ON LINKS

Louis Tellier, Holder of Massachusetts Title, Found Dead at Brae-Burn Club.

NEWTON, Mass., Nov. 3.—The body of Louis Tellier, Massachusetts open golf champion, was found today hanging by a small rope in a shelter on the links of the Brae-Burn Country Club.

The medical examiner and police said death was due to suicide.

The motive was not known, but the fact that Tellier had not been well for some time was advanced by friends as a possible explanation.

Tellier came to this country from France in 1913 to play in the national open golf championship tournament at the Country Club, Brookline. That club subsequently engaged him as its resident professional, and he stayed here until he went to the Brae-Burn Country Club as professional three years ago.

Tellier was one of the best known professional golfers in the country, and one of the high-ranking players nationally. He had won no titles, however, until the Massachusetts open championship tournament, which he captured this Fall.

In France Tellier had acted as professional at the La Boulie Golf Club, near Paris. He was a brother-in-law of Willard Reid, now a golf professional at Wilmington, Del.

LINCOLN REPORTED HERE.

Spy Deported During the War Said to Have Returned.

Officials of the Department of Justice yesterday said that they had not received authoritative information that Ignatius T. T. Lincoln, international spy and former member of Parliament, deported to England in 1916, was in this country. They added that they were investigating the report.

United States Marshal James M. Power, in Brooklyn, said that if the presence of Lincoln in this country was established he would request the Government to deport him, on the ground that Lincoln served as an agent of Germany here at the beginning of the war. He added that when Lincoln was arrested in Brooklyn at the request of the British Government it was revealed that he also had served as a spy for other countries. Lincoln escaped from two guards in Brooklyn soon after his arrest in 1915, but later was captured, and, after unsuccessfully appealing to the court, was returned to England as an undesirable.

PRALL PROUD OF SCHOOLS.

Says Record Is Unequaled in World —Denies Firetrap Charge.

Anning S. Prall, President of the Board of Education, spoke last evening at the Washington Irving High School, under the auspices of the Lecture Bureau of his department. His subject was "Some Problems of the Board of Education."

According to the newspapers, he said, it would appear that the schools were going to the dogs. It would be different, he declared, after Nov. 8, when the election was over. The new school buildings opened, those nearly completed and those on which plans were nearly finished make a school program not equaled by any city in the world, he said.

He said that the schools were not firetraps as stated, many of the 7,000 fire violations being duplications and many ridiculous.

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All our route salesmen are now on strike. They have no authority to make collections of accounts. You may send your remittance through the mails or payments may be made at our branches. Under no consideration pay any one calling at your home until further notice.

You may be sure that every effort will be made to resume regular service to your homes as speedily as possible. In the meantime, milk may be secured at our delivery branches. Look them up in your telephone directory. Also from any dealer handling Borden's Milk.

Regarding the strike—every effort has been made by this company to settle with our employees on a most reasonable basis, making no reductions in the present scale of wages or working conditions. Our route salesmen at present earn from $43 to $65 per week. The increased demand by them of $5.00 per week is an injustice to the public who would have to pay the bill. We ask your indulgence and consideration.

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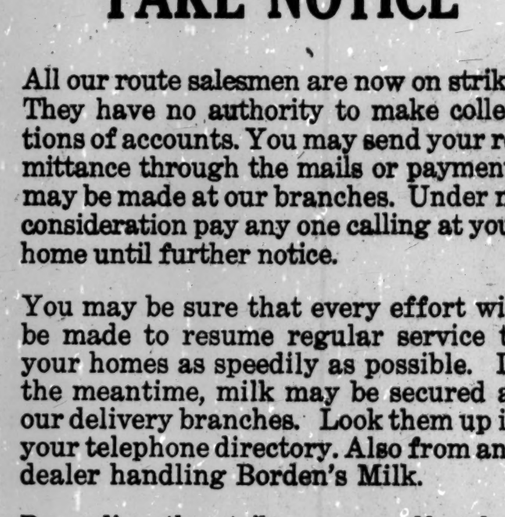

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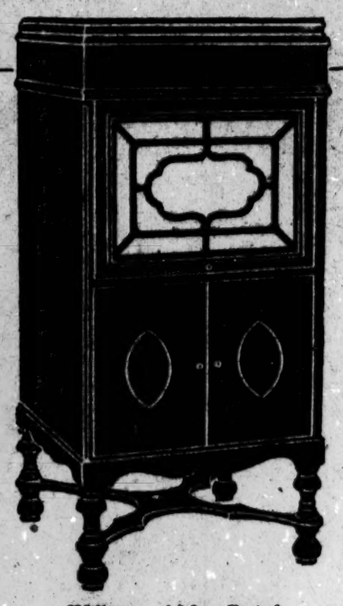

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Edna Woolman Chase, *Editor*
Heyworth Campbell, *Art Director*

THIS clever way of using a deep fur collar and cuffs to adorn any one of two or three autumn suits is a little trick of Jenny's. Vogue, always on the watch for ideas for the Smart Fashions for Limited Incomes Number, popped it in on page 37, with twelve other ideas about sleeves and furs just as smart. . . .

There are 140 pages in the issue, every one invaluable to the woman of taste, but of limited means, who must present a modish appearance without ever seeming to economize.

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MR. JEAN H. FULGERAS

Managing Director of the Cie de Publicite Internationale 31 bis Faubourg Montmartre, Paris, France

is in New York for a short stay and is making his headquarters at the offices of Smith, Sturgis & Moore, Inc., 1463 Broadway. Mr. Fulgeras is available to American firms desiring accurate information on advertising and selling possibilities in France. His intimate knowledge of selling conditions has enabled him to secure sales representation and agents for many nationally known United States firms.

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LOST—SOUTHERN PACIFIC COMPANY stock certificate No. G98374 for 10 shares in the name of "Olive W. Cabaniss." Notice is hereby given to show cause to said Company, 165 Broadway, New York City, New York, why a duplicate should not be issued. Fox & Weller, 31 Nassau St., New York City, N. Y.

LOST—Package of papers and letters belonging to Spengler International Bottle Cap Company. Finder please return to E. T. Greiner, Secretary, Room 320, 25 Beaver St.; suitable reward.

LOST—Suitcase with papers; $50 reward if returned to 50 Church St., Room 287, or telephone Cortland 8727. No questions asked. Frank Fischer.

LOST—Certificate of stock of California Railway and Power Company of California. Finder will please return to M. A. Witt, 420 Riverside Drive.

LOST—Change purse, containing money and ring, Broadway near 72d St., or on Broadway car. Will finder please call Murray Hill 1936.

LOST—Between Wurtsboro and Bloomingsburgh, tapestry knitting wrist bag; reward offered. Henry A. Smith, 874 Broadway, city.

LOST—Shell-rim glasses in case, also fountain pen without top, between 121st and 124th and Broadway; reward. Apt. 60, 546 West 124th.

LOST—At Polo Grounds Saturday, Oct. 29, tan brief case containing business papers. Finder please notify Z 2199 Times Annex.

LOST—Ivory-handled brown silk umbrella, Thursday afternoon, Wanamaker's. Reward. Schuyler 6417.

AUTOMOBILE STOLEN.
REWARD.
Haynes 1921 5-passenger touring, 43277A, body 7549, license N. Y. 265133, stolen Nov. 1, 126th St. and 7th Av. Communicate with E. B. Hopwood, 75 Fulton St., N. Y. Phone Beekman 8987.

Jewelry.

LOST—Thursday afternoon, a platinum circle pin set with small diamonds and pearls, between 25th St. station, Elmhurst, and 81st St. and Columbus Av., New York; reward. C. R. Clinton, Room 1121, 1,328 Broadway, N. Y. City. Telephone Fitzroy 5631.

LOST—Diamond bar pin, 12 half-karat stones set in platinum, lost Monday night between Commodore Hotel and Biltmore Hotel or in taxi en route to Selwyn Theatre. Finder call Room 1649 Commodore Hotel; liberal reward; no questions.

LOST—Oct. 21, between Macy's and Grand Central Station, 4 to 4:30 P. M., on Broadway, 35th St., 5th Av. or 42d St., lady's diamond and gold watch and pearl chain; liberal reward. Return to Toplis & Harding, 522 5th Av.

LOST—Saturday night, Oct. 29, between Ambassador Theatre and Vanderbilt Hotel, diamond platinum half moon hairpin; reward. Phone Lenox 4211.

LOST—Fraternity pin, crescent shape; 59th St. and Lexington, or Bloomingdale's. Initials A. S. Reward. Louis, 733 Lexington Av.

LOST—Gentleman's stickpin, black stone surrounded by diamonds, between Biltmore Hotel and 60th St.; reward. Brambir & Hendricks, 105 Madison Av.

LOST—Gentleman's platinum, diamond and sapphire ring, Monday, about 12:30, in 106 Fulton St.; reward. Wander, 116 Fulton St.

LOST—Nov. 2, package silverware. Columbus Circle to Times Square on subway train. Davis, 442 51st St., Brooklyn.

LOST—Pearl rope bracelet, linked with diamonds and sapphires. Finder return to Cashier, Hotel Plaza; big reward.

LOST—Silver Oxford glasses, vicinity 34th-42d Sts., Broadway, 6th Av.; reward. Wolff, 25 Warren St. Barclay 6859.

LOST—Gold watch and chain, black enamel border, Tiffany make; liberal reward, no questions asked. G 236 Times.

LOST—Lady's watch, initials G. C. S., between Bristol Hotel and 42d St.; reward. Merrick, Monterey Hotel.

LOST—Top of rose diamond arrow pin, 6 P. M., Nov. 1. 6A, 145 West 55th St.

LOST—Diamond cluster ring with sapphire centre; reward. Z. H., 3,525 Broadway.

LOST—Gold wedding ring. "Ed to Joy." Call Lenox 3407, after 6.

$100 REWARD
for return of platinum bowknot pin, containing 2 crystals and number of small sapphires and diamonds, lost Oct. 26th, between Munn Av. and Washington St., East Orange, N. J. A. R. Lee & Co., Inc., 15 William St., N. Y.

$100 REWARD
for return of diamond bar pin containing 35 diamond, lost Oct. 28 at Hallowe'en dance, Plaza Hotel. Hoeffer & McNulty, Inc., Guaranty Trust Bldg., 522 5th Av.

$250 REWARD for return of large diamond brooch containing 3 large and 97 small diamonds, onyx and platinum mounting, lost between Altman's and Stern's Oct. 31. J. P. Williams, care of Toplis Harding, 522 5th Av.

$500 REWARD
for return of diamond bracelet, 40 diamonds in platinum mounting, lost Nov. 2, from Grand Central depot by taxicab to West 51st. Marcus & Co., 45th St. and 5th Av.

$50 REWARD
for return of lady's wrist watch studded with small diamonds; lost Oct. 29, vicinity of Knickerbocker Grill. A. R. Lee & Co., Inc., 15 William St.

$200 REWARD
for return of platinum ring, star sapphire in centre with diamond on each side of it; lost Oct. 31, between 157th and 50th Sts., or on bus. I. H. & B. H. Weinberg, 665 5th Av.

A REWARD OF $100
for return of pendant earring containing 8 diamonds, lost Oct. 29, between Arrow Head Inn and 70th St. I. H. & B. H. Weinberg, 665 5th Av.

$200 REWARD.
Lost, diamond horseshoe pin, Nov. 2, in or near Colonia Tea Room or Selwyn Theatre. Finder communicate. B 196 Times.

Wearing Apparel.

LOST—Late Wednesday night, near 88th and Broadway, brown fox neckpiece, lining badly torn; reward. 545 West 125th, Apt. 55. Phone Morningside 4570.

LOST—Sable furs, in taxi. Reward. Richard A. Shill, 42 West 33d St.

LOST—Fox scarf on Oct. 15, Capitol Theatre. Beekman 0131. Mr. Balde.

Cats and Dogs.

LOST—Hewlett, L. I., Pekingese dog, black and brown, with touch of white. $25 reward. Mrs. R. H. Goodwin, Hewlett, Bay Park, L. I.

LOST—A male Airedale, six months old. Reward. F. Beck, 132 Greenway North, Forest Hills, Long Island.

Found.

FOUND—Greenwich to Liberty St. Diamond pin rosette. H. K. Turner, 113 Phelps Av., Englewood, N. J. Telephone 764-W.

PUBLIC NOTICES.

TO WHOM IT MAY CONCERN. PLEASE take notice that the undersigned has had no connection whatsoever with the Frime Candy Co. or Metropolitan Mail Order House, formerly of 28-30 West 22d St., New York City, since April 15, 1921, and is not now and will not in the future be in any way connected therewith. JACOB R. KRAMER.

TO WHOM IT MAY CONCERN—That on Nov. 1, 1921, the soda fountain concern of Robert King, at 1,295 and 1,297 St. Nicholas Av., New York City, was bought over by D. H. Kopald; that I, D. H. Kopald, will not be responsible for any debts incurred by Robert King.
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MUSIC

By RICHARD ALDRICH.

The Boston Symphony Orchestra.

The Boston Symphony Orchestra made its first visit to New York in this season yesterday and played last evening in Carnegie Hall to an audience whose numbers gave reassuring evidence of the esteem in which the organization is held here. Mr. Monteux conducted and gave a program that included Beethoven's "Eroica" symphony, Rimsky-Korsakoff's tone picture "Sadko," the first two of Debussy's Nocturnes ("Nuages" and "Fêtes"), and Strauss's tone-poem, "Don Juan," which the composer had conducted here earlier in the week.

The orchestra has advanced in technical precision; but though the quality of its tone is now brilliant and powerful, it has not quite regained the beauty that it once had. Mr. Monteux's playing of the symphony was brilliant and powerful and marked by technical precision. It was expeditious in tempo and also somewhat rigid in that particular. Mr. Monteux also showed in it a strong predilection for sharp contrasts in dynamics; his loud was very loud and his soft very soft. Whatever Mr. Monteux did or did not do in this performance, he at any rate adhered closely to the letter—so closely that in some respects he failed to illumine the spirit of the composition except so far as high lights contrasted with deep shadows may have done so. But the performance made its effect with the listeners.

"Sadko" is early Rimsky-Korsakoff; it is his Opus 5, and was produced in 1867, when he was 23 years old, and it cannot now rank with his most successful orchestral compositions. Yet there are premonitions in it of the real Rimsky-Korsakoff, notably in the finely conceived introduction, a suggestion of which returns at the close. The performance of it was vivid and strongly rhythmical. In the Nocturnes the tangible picturesqueness of the "Fêtes" was more successfully conveyed than the elusive suggestion of the "Nuages"; it may be thought, also, that Debussy himself was more successful in the former and that even the most faithful interpreter is bound to be also.

The New York Symphony Orchestra.

Mr. Damrosch devoted the program of the New York Symphony Orchestra's second concert to the music of Beethoven and Wagner. Beethoven was represented by portions of the incidental music to Goethe's "Egmont"—the overture, Clärchen's songs and the brief passage representing Clärchen's death—and the fifth symprony, an interval of just one week having elapsed since its last previous performance. Wagner was represented by the dance of the apprentices from the third act of "The Mastersingers," the "Siegfried Idyl" and "Brünnhilde's Immolation" from the last act of "The Twilight of the Gods." Clärchen's songs and Brünnhilde's great apostrophe were sung by Miss Florence Easton of the Metropolitan Opera Company.

The orchestra gave a good account of itself in the overture and the symphony, which latter had a less strenuous but no less musical performance than it had a week ago. The "Siegfried Idyl" was played with delicacy of outline and of color; but the most faithful reproduction of its spirit cannot make it seem much less than about twice too long, exquisite as it is as music.

There was much vigor and color in the performance of the dance from "The Mastersingers." Miss Easton sang with much beauty of tune, finish of phrasing and clearness of diction. In the songs from "Egmont" it might almost have been wished that her diction were not so clear, for it exposed pitilessly the ineptitudes of the English translation that she used.

'THE GOD OF REVENGE' ACTED

Schildkraut in the Great Tragic Role of Sholom Ash's Play.

"The God of Revenge," by Sholom Ash, was given at the Irving Place Theatre last night and gave breathing space to Rudolph Schildkraut in a great tragic rôle formerly inhabited by the late David Kessler. It is fifteen years since the play was first produced, and it remains still one of the finest plays of the Yiddish theatre, the most powerfully realistic, the most moving and human, the most sincere and compassionate in its comprehension of human striving.

It is a work to rank with the best of the moderns—this play of the outcasts who inhabit a brothel in the Russian pale. Rudolph Schildkraut is the grim, violent keeper of the brothel who has no faith save that his daughter's purity will atone for him, no aspiration save that his daughter shall be kept from the knowledge of this world from which comes the means that are to train her for a high social eligibility. The lifeblow at this one vulnerable spot, her downfall at the hands of his own creatures, is the crisis of a play which is absorbing not only in its revelation of an elemental and violent character, but in the delicacy and sureness with which inarticulate character reveals the emotional mainsprings of his being.

This brothel-keeper as Kessler played him had a gaunt and terrible ferocity—as Schildkraut plays him he has more and subtler facets of character. He is a dumb and elemental creature, with a groping prophetic vision of the way in which an implacable fate will seek him out. He is touched with the nobility of a simple passion.

The production which surrounds this characterization is ragged in the extreme. There is no player in the supporting company whom Sholom Ash's superb delineations have touched to any recognition of the significance of his work.

Frieda Klink, Contralto, Pleases.

Frieda Klink, who with Helen Stover and Ernest Williams had been heard as rotating stars of last Summer's open-air concerts at Columbia, gave a song recital in Aeolian Hall last evening, assisted at the piano by C. V. Bos. Her voice is a true contralto, of emotional quality in Grieg's lyric, "In Time of Roses," yet evaporating as a toneless clatter in his "Thy Warning" immediately after. Dramatic stress and demands of agility fall heavily on a rich, low voice in youth; they may come later, and meanwhile Miss Klink was well able to give pleasure in a score of modern songs, including several of Respighi, Bantock and Strauss.

Bronislaw Huberman Plays Again.

Bronislaw Huberman of this season's unusual group of violinists who "caught young" from Europe years ago are tardily returning as famous men and better artists for their absence, gave his second recital at the Town Hall yesterday afternoon when a musical audience applauded his playing of an unaccompanied sonata of Bach. With Paul Frenkel he was also heard in Mendelssohn's concerto, Brahms's sonata in G, and pieces by Beethoven, Wagner and Joachim.

THEATRICAL NOTES.

Iden Payne, who has appeared as an actor for many years, will act the leading role in A. A. Milne's "The Great Broxopp," which he is producing.

Walker Whiteside's new play will be known as "The Moon God" instead of "The Hindu."

The cast of "Her Salary Man," which John Cort is producing, will include Ruth Shipley, A. H. Van Buren, Grace Carlyle, Will Deming, Alberta Gallatin, Dudley Clements and Hope Sutherland.

Claude King, instead of Arthur E. Hohl, will play the leading male role in Gladys Unger's "The Fair Circassian," now in rehearsal.

"Liliom" will give four matinees next week—Tuesday, Wednesday, Friday (Armistice Day) and Saturday. Nearly all of the current plays will give matinees on election day, and in some cases the customary midweek matinees are being omitted.

Muriel Stryker has been engaged for the Ziegfeld Midnight Frolic.

A benefit program to be given at the Hippodrome on Sunday night, in aid of the New York Foundling Hospital, will enlist the services of Al Jolson, Bessie Clayton, Daphne Pollard, Harry Fox, Van and Schenck, Carl Randall, Avon Comedy Four, George MacFarlane, Mosconi Brothers, Mrs. Sidney Drew and others. Bert Levy and Thomas Gray will act as masters of ceremonies.

RUTH RAY PLAYS NEW SUITE.

Violinist Heard in Leo Sowerby's Work Dedicated to Her.

Leo Sowerby, some of whose orchestra pieces have been heard here, and who now holds the first scholarship in music given by the American Academy at Rome, was the composer of a new "suite" for violin and piano, dedicated to Ruth Ray, which that violinist from his city played at her recital in the Town Hall last evening, assisted by Walter Golde. The "suite," as to which the phrase "short and sweet" occurred inevitably, had little to say, but said it briefly as an epigram in three words.

The first, "Romance," ran from discords to novel octave unisons, around which the piano cut figure eights of changing harmonies. A "Capriccietto," still shorter, was all for tricky fiddling against really scintillant piano fireworks, and Miss Ray beckoned Mr. Golde to share the applause. The final "Poem," free verse and a half page, at that, somehow caught in its broken stanza a mood of poetry.

Miss Ray's program, in addition to violin classics, added the late Maud Powell's admired adaptation of Palmgren's "May Night" melody and Whitfield's "In an Irish Jaunting Car."

Phyllida Ashley, Pianist, Heard.

Phyllida Ashley, a young pianist from California, and said to have had encouragement there by so distinguished a neighbor as Mr. Paderewski, gave a matinee recital yesterday at Aeolian Hall, where last year she made her début here after appearing with orchestra in the West. She gave yesterday the Bach-Liszt A minor fugue, Beethoven's sonata, Op. 53; Schumann's symphonic studies, and pieces by Chopin, Liszt and Paderewski.

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FRIDAY MORNING MUSICALE
Grand Ballroom, Hotel Biltmore,
THIS MORNING AT 11.
GERALDINE FARRAR
Ada Sassoli | Edgar Schofield
Res. Seats $3.30, at Box Office.
Mgt. R. E. Johnston. Knabe Piano.
NOTE—Miss Farrar's only public concert in New York this season.

YIDDISH THEATRE NOW EVES. 8:30.
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MAURICE SWARTZ
in The "DIBBUK"

AEOLIAN HALL, This Afternoon at 3
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New York has ever had!
"America's Making"
71st REGIMENT ARMORY
Park Avenue and Thirty-Fourth Street
Americans representing Thirty-two Nations unite in a tremendous historic panorama of life and color. Cost $200,000 to produce.
Tonight—
Welsh and Norwegians
A thousand people in National costumes, Tableaux and Pageants, Vikings and Norsemen, 300 in Massed Welsh Choir in thrilling Celtic Harmonies.
Tomorrow Night—
General Diaz, idol of the Italian Army will be present. Rosa Poncelle and Guiseppe Danise of the Metropolitan Opera House will sing. Metropolitan Opera House Orchestra and Chorus directed by Maestro Giulio Setti.
Sunday Night—
Prince Bibescu, the Rumanian Minister to the United States, will be the guest of honor. 500 Rumanians in National Dress will welcome him. Folk Songs and Dances by 200 Lithuanians, a blaze of harmony and color.
General Admission—
75 cents in evening—50 cents in afternoon.
8.30 o'clock. 2.30 o'clock.
Don't fail to visit the exhibit under the balconies. The most complete and colorful showing of wonderful National products.
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BIJOU Thea., W. 45th St. Evs. 8:30. Last Mat. Tom'w, 2:30. Last 3 Times.
THE NIGHTCAP HILARITY and MYSTERY!
Beginning NEXT MONDAY SEATS NOW
BESSIE BARRISCALE (HERSELF)
in THE SKIRT
MATINEES ELEC. DAY AND SAT.

Arthur Hopkins Presents
"Anna Christie" with Pauline Lord
Vanderbilt Th., W. 48 St. Evs. 8.30. Mats. Tom'w & Tues. (Elec. Day).
Lionel Barrymore in "The Claw" with Irene Fenwick
Broadhurst Th., W. 44 St. Evs. 8:30 Mats. Tom'w, Tues. (Elec. Day) & Thurs.
Marjorie Rambeau in "Daddy's Gone A-Hunting"
Plymouth Th., W. 45 St. Evs. 8:30. Mats. Tom'w, Tues. (Elec. Day) & Thurs.

NATIONAL THEA., 41st, W. of B'way. PHONE BRYANT 1564. EVS. 8:30. MATS. TOM'W & ELEC. DAY, 2:30
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SINCLAIR LEWIS'S POPULAR NOVEL
MAIN STREET
MODERN COMEDY DRAMA.

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3 POPULAR MATINEES NEXT WEEK: TUES (ELECTION DAY), WED. AND FRIDAY (Armistice Day), 50c. TO $2.
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OLIVER MOROSCO'S New Melody Drama is a Musical Gem.
"At $2.50 an orchestra seat, 'Love Dreams' is the greatest bargain on Broadway."—Stephen Rathbun, Eve. Sun.

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WILLIAM FAVERSHAM
in "THE SILVER FOX" with Lawrence Grossmith-Violet Kemble Cooper, others
LEE WHITE HAS ARRIVED; WINTER GARDEN, NEXT WEEK

JOLSON'S 59th ST. THEA., 7 Av. & 59th St. Evs. 8:30. Mats. Tom'w, Elec. D'y & Wed. Phone Circle 3581.
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'Jolson's Best Show' Darnton—Eve. World.

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in THE MAD DOG
by GEORGE SCARBOROUGH
with HELEN MENKEN
SEATS NOW ON SALE.

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WILLIAM HODGE
in the greatest laughing novelty in New York
BEWARE OF DOGS

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332ND TIME TONIGHT
GEORGE ARLISS in THE GREEN GODDESS
A PLAY OF ADVENTURE.

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Moves to the Eltinge Next Monday.

ELTINGE Thea., 42d St., W. of B'way. Evs. 8:30. Mats. Wed. & Sat., 2:30
HELEN MacKellar in "Back Pay"
A New Play by FANNIE HURST.
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RITZ THEATRE, West 48 St. Mats. Tom'w & Elec. Day

NORA BAYES Th., 44th, W. of B'y. Evs. 8:30. Mats. Tom'w & Elec. Day.
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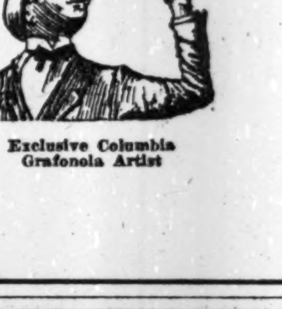
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NEW YORK, FRIDAY, NOV. 4, 1921.

THE FORGOTTEN BUDGET.

The President sent yesterday to the Speaker of the House some revised estimates of Federal expenditures for the coming fiscal year. This action is a reminder of the fact that Congress is now supposed to operate under a Federal budget. Passing of the legislation to effect this has been described by Republicans as one of the "monumental achievements" of the new Administration. Yet the pending tax bill has been taken up and debated and torn to pieces and patched up again just as if there were no such thing as a Federal budget. The Senate, to be sure, has had a rough and approximate notion—changing from week to week—of how much money will be needed to carry on the Government, but by waiting a little it might have accurate and official knowledge.

By Dec. 1 it is made the duty of the Administration, or the Director of the Budget, to submit to Congress complete and exhaustive estimates of the necessary appropriations. The precise sum cannot be given until after all the economies possible have been figured out. But, without waiting for that information, the Senate is pushing along the bill to raise money in ignorance of just what amount will be needed. The whole is simply one more illustration of the difficulty of getting business principles and scientific methods into our public finance. Even after the full budget figures are in, one committee of Congress will levy the taxes to put the Treasury in funds, while several others will spend the money as they think best.

The system is still far from being co-ordinated. The wonder is that the country has got on as well as it has with the old loose ways. But now the scale of national expenditure is so vast that the errors of method which were once considered trifling will, unless corrected, work out into miscalculations and huge losses.

"HAMLET" FOR SCHOOL CHILDREN.

After an Odyssey of adventure and Circe enchantment, by melodrama and by musical comedy, the Century Theatre, once the New Theatre, has returned for a brief period to its original purpose of presenting classical drama. If one can trust a memory of old, unhappy, far-off things and battles long ago, Mr. Sothern and Miss Marlowe were themselves identified for a brief period with that tragic undertaking. Their return to Shakespeare and to the most splendid of metropolitan playhouses is evidence of their continued loyalty to a great cause, and they now make good measure by offering a free performance of "Hamlet" next Wednesday afternoon to New York school children.

It is a prospect that stirs old hopes, long submerged in vain regret and apathy. One hears much from ardent Americanizers of the cohesive power of a common language, but doubt obtrudes when one realizes how common that language is becoming. The language of Shakespeare at its best is familiar, vernacular, racy as our modern speech. Hamlet in soliloquy or Lear in an outburst of heaven-defying rage uses the words of every day. But they are none the less apt and expressive words, and they are set to immortal rhythms. It is well to realize, from time to time, that our "common" language is among the noblest, and that it is the vehicle of the supreme flights of human imagination. Something of this realization may be imparted in the schools by means of books, but a full sense of it can only be had in the theatre, where story, characterization, most of all the trained human voice, make the lines of Shakespeare alive, active, thrilling.

By their long devotion to Shakespeare, as by their native talent once given to the lighter forms of comedy, Mr. Sothern and Miss Marlowe have placed themselves at the head of our Shakespearean actors. Whatever they do is done conscientiously, intelligently, ably; but in nothing do they excel more clearly than in their command of English speech. Their gift to poor school children is a deed without flaw; but it casts a reproach upon all of us that, in these days when we have so much need of the things that bind us together such an opportunity should be so rare, indeed solitary.

ULSTER AGAIN THE PIVOT.

The summoning of Sir James Craig, the Premier of Ulster, to London is a plain indication that the Irish negotiation has narrowed down mainly to the question of the relations of the South of Ireland to the North. The dispute about allegiance to the Crown and about Ireland remaining in the British Empire has apparently been got over. Otherwise, as Lloyd George flatly stated on Monday, there would be no use in going on with the conference at all. It would seem that the Irish delegates are now urging that, if they are to agree to hold Ireland within the empire, they are entitled to ask, What Ireland? An Ireland severed or a united Ireland?

The answer can be given only after consultation with the Ulstermen. They cannot be coerced, but they may be induced. And it is to be noted that the Sinn Feiners have long been confident that they could, if they had a free hand, make an agreement satisfactory to Ulster. Some of them, as de Valera in certain rash speeches, have used threats and talked of force if Ulster held out, but the calmer heads have argued for a peaceful settlement under which Ulster would have every religious and property right safeguarded. What is needed is a large and friendly arrangement. No proposal to nibble away parts of Ulster would be tolerated in Belfast. But if there could be some comprehensive plan for an Irish Government that would bind the two parts of the island together, while giving each security, Ulster might not prove intractable. That is obviously the strong hope now cherished in London.

Whatever happens, the North of Ireland has got to manage somehow to live with the South. They are neighbors, their commercial and financial relations are close, and anything like permanent barriers between them ought not to be thought of as possible. Sir Edward Carson, as he then was, once walked across the floor of the House of Commons to shake hands with John Redmond, and said that he, as an Ulsterman, was as anxious as any Nationalist could be to have Ireland undivided and harmonious. This is the goal now striven for in the conference. The intimation is that the powers of the Irish Council are to be greatly enlarged. This is the intermediate body provided by the Home Rule act, to link together and possibly to unite ultimately the two Parliaments of North and South Ireland. It may prove to be the legislative means of conciliation and agreement. But before it can succeed there must be a meeting of minds between the two sections of Ireland and a disposition to work together for the good both of their own country and of the British Empire.

TIME FOR A CHANGE.

One of the most amusing gulleries of the Tammany campaign of gullage is the manipulation and publication of the odds offered or supposed to be offered on the re-election of Mayor Hylan. Yesterday the deep-revolving gamblers were said to be willing to bet 5 to 1. Doubtless these liberal terms will be increased up to election day. All this betting business, actual or imaginary, is merely a "campaign dodge," a transparent means of impressing ignorant voters or that class of voters, a good deal larger, perhaps, in the minds of politicians than in reality, assumed to be eager to plump to the winning side. Election bettors are by no means unerring readers of the omens. In 1904 the sage vaticinators were wagering 2 to 1 that Judge D-Cady Herrick would be elected Governor, which he wasn't.

In 1916 they bet 10 to 8 on Hughes against Wilson. In 1918 they offered 7 to 5 on Whitman against Smith. In 1905 they bet, or were advertised as betting, 4 to 1 against Mr. Jerome, elected District Attorney after a brilliant and effective campaign such as he is now making in behalf of Mr. Curran. Whether real money passes or the wagers are only phantom, they are of no account. They are peculiarly negligible in this canvass, in which so many thousands of voters have torn off their party tags, and the deep and general reaction against the scandals, the extravagance and the multifarious incompetence of the Hylan Administration has stirred in the public mind a wrath and dissatisfaction that the hidebound Tammany politicasters are incapable of divining. "I am going to be elected," says Mr. Curran confidently, and it is remarked that there is an increasingly hopeful and cheerful tone among the Coalition managers.

Mr. Hylan has done nothing except raise ghost issues, prattle the story of his life, repeat the promises which he made in 1917 and has broken so notoriously and absolutely. Day and night Mr. Curran and his associates exhibit the record of the Hylan Administration. It is a record of swollen and sophisticated budgets, of inefficiency, waste, extravagance, pervading incapacity, of favoritism and "graft," of demoralization in many departments and of proved corruption in some. The Police Department is rotten. The Dock Department is rotten. The Market Department is rotten. The school system has broken down. For four years the city has had a maladministration steadily growing worse; and the worse it gets the more it costs.

It is time for a change. If a corporation were running behind, mismanaged; if its expenses and liabilities were increasing and its officers suspected of fraud or known to be incompetent, the stockholders would kick them out. This is one of the biggest corporations in the world. It has been conspicuously mismanaged for almost four years. Its head and many of its other officials are palpably unequal to carrying on its business. Therefore they should be put out, and a new start made with new and able directors. This is what the voters who are not mere creatures of party are going to try to do next Tuesday. Everything looks well for the friends of a new, honest, capable Administration.

The intelligent Tammany bosses themselves, no matter how loudly they whistle, are puzzled and frightened. They are no admirers of Hylan. They know what he is and what his Administration has been. They are especially afraid of the woman vote, of the result of the starved, wrecked schools, the cumulative effect of the great sum of evidence of the comprehensive feebleness, ignorance, wastefulness, futility—tinged, in some cases, with dishonesty—of Mr. Hylan's régime. Its opponents have reason to feel encouraged. They have got mighty little money. They have got practically none from the persons best able to afford it. They have been greatly cheered by the thousands of dollars that have come in, one by one, from poor men and women disgusted with Hylanism.

These dollar subscriptions are most welcome; but necessarily they don't amount to enough to pay the imperative expenses, kept down to the scantiest possible limit, of the campaign. If you want to make sure the triumph of decent, economical, honest, competent city government, send your dollar, send a check for all the dollars you can afford to give, to H. B. Rosen, Treasurer, Coalition Campaign Committee, Murray Hill Hotel, New York City.

THE LEGION CONVENTION.

No one judged the character of the American Legion at Kansas City better than General Armando Diaz when he said: "Beneath an exterior of "gayety and youthfulness the American Legion man has a spirit of "great depth and seriousness." The boyish exuberance of the veterans was manifested on all occasions outside the convention hall except when they marched in stalwart and impressive parade past the allied commanders, their admired guests, Foch, Beatty, Diaz and Jacques. The streets of Kansas City resounded all night with the cheers and shouting of the delegates as they marched from one reunion hall to another. They had come to Kansas City to celebrate their comradeship as well as to transact the convention business. Stoutly they fought in the unforgetable struggle in France; they were proud of their prowess; it was good to look back upon the privations they suffered and the glory they won in the brilliant St. Mihiel offensive and the hazardous Argonne campaign; it was splendid to have played such a part in a crisis so historic; they had earned the right to rejoice in recalling what they had been through together and what they had achieved, with the allied peoples looking on and mightily concerned about the issue.

Seldom has there been a spectacle of marching men to stir the imagination more than the parade of the visiting veterans through the Kansas City streets, although many of them were not in uniform and women marched with them, a host representing all services in France. Marshal Foch's comment rang true: "During "all the time I watched battalion "after battalion passing I thought to "myself, 'Here is the soul of the "United States!'" The spirit that animated these men had literally shaken the convention walls when Foch, Beatty, Diaz, Jacques and our own Pershing, leaders and fighters in the righteous cause, appeared on the platform. Such a tumult of welcome, all coming from the heart, such an advancing of standards, such an emotional waving of innumerable flags! Never can our visitors forget an experience that made them one with the men of the American Legion.

But there was work for the convention to do, and most of it was admirably done. The delegates would not have been human, they would not have been true to their principles, if they had not solemnly resolved, in disapproval of Ambassador Harvey's lapse from the verities in his Pilgrim Day speech, that "America fought "not only for the maintenance of "America's rights, but for the freedom "of the world." In keeping with the sentiment thus recorded, and doing justice to President Wilson's leadership in the war, was the greeting to "the former Commander-in-Chief of the American Army and Navy" with the hope of his "speedy and complete "recovery from illness suffered in the "service of his country." The demonstration that followed the message to the stricken statesman was so genuine and heartfelt that no one can question what the Legion thinks of Woodrow Wilson as a patriotic American.

The endorsement of the armament conference left no room for doubt that the Legion was not a militant body. Its power as an influence for peace is to be exerted, as Admiral Beatty had hoped. Disparagement of President Harding's action to halt the McCumber Bonus bill was happily avoided. The Legion stood by its colors—that was to be expected. It will continue to advocate "adjusted compensation." The convention put on record its desire that Armistice Day should be made a national holiday. In Colonel Hanford MacNider a first-class fighting man was chosen for National Commander. His exhortation that the Legion be builded big and fine and strong and clean ended a memorable convention.

FRANKNESS AT THE CONFERENCE

When the conference called by President Harding meets at Washington it will facilitate the dispatch of preliminaries and open the way to concurrence and agreement if positions and purposes are disclosed with all possible frankness by the delegates of each Power to the others. With regard to limitation of armaments it may be assumed that several plans will be presented, and that all will be based upon defensive policies. Great Britain will have a plan of imperial defense to guard her possessions in all parts of the world and to prevent the cutting off of the British Isles from their food supplies. The United States will base its defensive policy upon the Monroe Doctrine and the preservation of its Far Eastern possessions and its interests in Asia. According to a recent dispatch from Tokio, the Japanese delegation sent to Washington "will "strive to make it clear that the "principle of the empire is to maintain the minimum strength necessary for assuring the defense of the "country," but it is added that "the geographical position of Japan" must be taken into consideration, from which qualification it is to be apprehended that Japan is inclined to be stiff on the score of what should constitute the strength of her navy.

It ought to be obvious that, if the problems of the Pacific can be disposed of satisfactorily to all the Powers concerned, the utmost frankness about naval resources will be necessary in order to arrive at an agreement to limit armaments and keep them down. Admiral Grasset, Chief of the French Naval General Staff, declared the other day that France would "support any arrangement that "would aim at establishing equilibrium among the military and naval "forces of the different Powers of "the world." The conference, he said, must succeed, because "the "world can no longer bear the "charges resulting from the competition for armaments both on land "and sea." The same pledge and the same conviction are expressed by all the parties to the conference. It will therefore behoove the delegates to conceal nothing and misrepresent nothing. The displacement, armor and gun power of every dreadnought in commission, building and planned should be communicated. It is the line of battle that counts most in a modern navy. On these points of naval strength it is the fashion to be secretive in advance of the launching of a ship and to make a mystery of new inventions. Of all the sea Powers Japan has been the most secretive. If there is to be steady and orderly progress toward agreement at the conference, the whole truth about existing armaments must be told, nothing withheld. Statements of naval strength must, of course, include fortified bases; and aviation forces and all modern warfare auxiliaries must be in the reckoning.

With the statements of sea power full and complete, shorn, too, of such illusions as that tonnage shows the naval strength of a nation, the parties in interest may proceed to consider naval reduction in keeping with rational policies of defense. Admiral Grasset is, of course, right when he says that the conference must succeed because the world cannot stand the cost of competition in armaments. Limitation on some plan will be the result of the conference. The result will be reached expeditiously only if the delegates from each nation are furnished with the last fact and figure about its naval resources and honestly advised in regard to the significance of all the naval programs. It must be considered that, if there is agreement upon Pacific questions by which national interests are guarded and provocative differences are effaced, the limitation of armaments can be liberal.

TOPICS OF THE TIMES.

No Longer Regarded as Patronage. For the first time in the history of New York City, so far as veteran observers of things political can remember, the Board of Elections advertised yesterday for "intelligent citizens, residents of New York County, adherents of the Democratic or Republican political parties, to serve on Nov. 8 (election day) as poll clerks, ballot clerks or canvassing inspectors."

That is something to make the old-time ward leaders and ward workers turn in their graves, for nobody in their day ever did, or thought of doing, such a thing, and not least among the causes of their astonishment will be the inclusion of the word "intelligent" in the advertisement as a qualification demanded from those who are to fill these positions. Once all that was asked was that the clerks and inspectors should have been, and be, the faithful servitors of their respective bosses, and it was as a reward for such fidelity that these jobs were awarded.

Now, as then, the pay, ranging from $6 to $10, is fairly good for a single day's work, but of course nobody with other employment than politics would be likely to take it except from a sense of public duty. All three of the positions, however, are important, because upon their capable and honest filling the lawful casting and correct counting of the ballots very largely depend. The appeal of the Election Board, therefore, should have a prompt and adequate response from men and women of the sort its advertisement described. It is an honorable service, or can be made so if performed in full appreciation of its obligations. Courage as well as intelligence will be required for efficiency in some of the precincts, and knowledge of the election laws also should be possessed in all of them.

Once Gained Never Is Lost. A South Carolina delegate to the convention of the American Legion made a shocking—an almost impious—attack on one of the best established and most fondly respected of American customs when he rose in his place on Wednesday and shouted: "Carolina gave Harvey his title when he was on the Governor's staff. Carolina takes it away again."

However much "Carolina"—what, by the way, does North Carolina think about the delegate's omission of "South"?—might like to deprive our present Ambassador to England of his title, there is nothing in either written or unwritten law to warrant such a procedure. On the contrary, by invariable precedent and unanimous agreement, any American who once has held a civil office or a military rank can continue for the rest of his life to prefix its name to his own and to have it put there by others. Once conferred, these honorifics have been held irrevocable, and the mere fact that the office or the rank no longer is an actuality of civil or military service has nothing to do with the case and even less with the continuance of a proprietary right.

In the South, and hardly less in the North, titles that cannot be backed by a commission of current potency always have abounded, always will and always should. Nowhere is this better known, nowhere is the privilege more esteemed and cordially recognized, than in the two Carolinas, and it is strange indeed that from that part of the country there should have gone to Kansas City a man who, even in anger, should try to deprive another man of a joy at once so precious, so inexpensive and so innocent as that of calling himself "Colonel." No more than a colorable excuse for doing that is required—and even the delegate from "Carolina" admitted that Colonel Harvey has the colorable excuse.

It Was Not the Prince Who Said It. By a regrettable accident—one easily understandable by anybody familiar with conditions and methods of composing rooms at the time when a newspaper is "made up," but not easily explicable to others—a part of the speech delivered by Dr. T. Iyenaga Wednesday evening at the dinner given in this city to Melville E. Stone was transferred to and inserted in the statement prepared at Washington the same day for The Associated Press by Prince Tokugawa, head of the Japanese delegation to the coming International Conference on the Limitation of Armament.

This was a regrettable accident, not because Dr. Iyenaga's remarks about Japanese policies as regards China were at all incendiary, but because he, an unofficial instead of an official representative of his country, is privileged at this time to speak with greater freedom than is permissible to one formally appointed to an important diplomatic position—one whose words, therefore, must be more carefully guarded.

Dr. Iyenaga is troubled by the ascription of his remarks to Prince Tokugawa, but the fault, such as it was, lies wholly with The Times. As explained, it was purely accidental, with no trace of intention in it, and, after all, no measurable harm was done. Nevertheless, apologies are due both to the Prince and to Dr. Iyenaga. Such things will happen, sometimes, even in the best regulated offices.

He Takes His Time Too Late. "It will take me some days to gather the testimony," said Senator Watson in discussing his terrible charges against the men who led America's army in France. This is little, if any, less than an admission that the Senator made his accusations while he had no proof of their truth.

Their only present support in his mind, therefore, consists of whispered rumors—the wild gossip of rest camps—the yarns told by irresponsible men who like to astonish and horrify friends at home who did not go to war.

Delay at least until he was ready to make his case would have been becoming, while haste to create a sensation, to supply ammunition for pacifists and other enemies of the nation, deserves a harsher characterization than it is pleasant to use.

The Oppau Explosion.

To the Editor of The New York Times:

The writer is a subscriber to The Times and read with interest this morning an article on the editorial page relating to the Oppau explosion and conference.

Last week I received a letter from a university friend of mine, who is at present a consulting chemist in Paris, and who is an Alsatian of French descent like the writer, and in this letter my friend tells me that the accident in Oppau was due to the fact that the Badische had 4,500 tons of nitrate of ammonia mixed with sulphate of ammonia in stock. This mixture turned as hard as stone and therefore the workmen blasted this material in order to be able to ship it. My friend says he was surprised this accident did not happen a long time ago under those conditions.

My friend in Paris is qualified to make such a statement because he visited the factory at Oppau after the armistice and is associated with two Alsatians, who are at present consulting chemical engineers in Paris. These two Alsatian chemists held leading positions at the factory in Oppau during the war and were also connected with the large factory in Merseburg, and are now building a similar factory for an English syndicate and also have arrangements made for building a similar plant in France for a French syndicate.

JOSEPH WILLMANN.

Derby, Conn., Oct. 31, 1921.

TUMULTY'S STORY.

Various Comment From Friends and Enemies of Ex-President Wilson.

To the Editor of The New York Times:

The first three instalments of extracts from Mr. Tumulty's book, printed in The Times, supply a very adequate key to the character, as a public man, of ex-President Wilson, and sustain the estimates previously formed by many of his adherents and the great mass of his opponents of his character as shown in his public career.

First—These articles confirm and illustrate his ability, high character, courage and devotion to what he considered to be his duty as a man and citizen, as well as a personality and egotism so highly developed that he regarded and trusted his own judgments, largely regardless of the opinions of others.

Second—He lacked that quality of frankness and rightful fairness desirable, if not absolutely requisite, in the character of a public man. He did not always "play fair" in the game. This was well illustrated in the New Jersey gubernatorial campaign. It is made clear that the political "bosses" who forced his nomination were wholly ignorant of his true character and what might be expected of him if elected. Mr. Wilson, according to Mr. Tumulty, was fully aware of the character of the old line politicians who forced his nomination, and knew what would be expected of him if elected. And yet he permitted them to nominate him and accepted the nomination, and not until he was forced, near the end of the campaign, to disclose his real sentiments and policy, did he make it plain that they were "tricked" in their man. All honor to him for the policy he then outlined and attempted to carry out. But was it quite fair or right for him to allow these bosses to nominate him and to accept the nomination under these circumstances? Other like instances of lack of frankness occurred subsequently, and will doubtless be narrated later by Mr. Tumulty.

Third—That his mind was autocratic, and that he trusted and acted upon his own judgments as against those of the whole public, was early evidenced and illustrated by his remark to his secretary: "I am sorry, but I don't care a damn for the criticism of the country."

Fourth—That he lacked the ability to correctly appraise the character and ability of men, or disregarded his knowledge and better judgment in his appointments to public places, was well shown and illustrated by the McCombs incident, when he offered the Ambassadorship to France to a man whom he well knew from his own experience and conceded to be wholly unfit for such a very important place.

Subsequent events confirmed and emphasized these cardinal faults or weaknesses in his character as a public man.

New York, Nov. 2, 1921. W.

A Minority Voice.

To the Editor of The New York Times:

I have enjoyed the Sunday Times away up here in the Blue Mountains, but I shall read something else until Wilson passes from your grand paper.

ONE READER.

Branchville, N. J., Oct. 30, 1921.

Indelible History.

To the Editor of The New York Times:

The first instalment of Mr. Tumulty's inside story of Mr. Wilson must have amused a good many of the readers of your paper, and I doubt whether many will bother to read the continuance of same, as it is easy for any one to precomprehend the rest of Mr. Tumulty's story in its entirety. It is just an endeavor to contradict Mr. McCombs's inside story of Mr. Wilson.

Do these gentlemen think that the people of this great country of ours, who have had to experience eight years of Mr. Wilson's rule, need be influenced to a conception of Mr. Wilson's true character by the publishing of their respective books—one eulogizing and the other criticising?

Mr. Wilson molded public opinion of himself during his terms as President, and the last election returns gave evidence of how he had molded this opinion. This is indelible history.

Now, that great majority that were responsible for the new Administration are patient, and appreciate the tasks that are before this Administration, and are confident that all international and national questions will be set aright at an early date, and that the machinery of all industries and business will be set in motion to maximum capacity, and once more bring about a stable prosperity.

ALBERT STERN.

Union Hill, N. J., Oct. 30, 1921.

From a Democrat.

To the Editor of The New York Times:

Your article today by Mr. Tumulty has inspired within me the desire to express to you my admiration for and my appreciation of The New York Times. We Democrats have few advocates in the seats of the mighty! Certainly none other of the scope and influence of your paper.

When I think of the manner in which Mr. Wilson's utterances were distorted by so much of the press, I remember the line by Kipling, "If you can bear to see the truth you've spoken twisted by knaves to make a trap for fools."

F. B. NOLAND.

Leesburg, Va., Oct. 30, 1921.

THE PLAINS OF SILENCE.

Up from the wild, swift sea of tears
You come on the Silent Plains,
Where white fogs muffle the passing years,
And gray-faced joys and dream-dulled fears
Drift by through the silent rains.

Down from the hills of bitter strife
You come on the Silent Plains,
Where silence is dull-drugged wine of life,
And the throbbing wounds from the traitor's knife
Are dimmed to but half-felt pains.

Out of the clutching mire of shame
You come on the Silent Plains,
Where the white fog stifles the wind of blame,
And disgrace has never a sign or name
To color its fading stains.

And here are the loves that were never told,
With dreams in a wistful band,
And longings colored with blood and gold,
But all of them fly from the heart's loosed hold
Like birds from the opened hand.

And the breath of the plains is a still content
Where the drifting shadows go,
And restless dreams with the fog are blent,
And silence into the heart is sent
Like an arrow from a bow.

I come to you, land where the dreamers dream
With silence in their veins.
O Silent Plains, where all things seem
But the drifting shade of a half-dreamed dream—
I come to you, wonderful plains!

MARY CARMACK McDOUGAL.

KING GREETS CUBANS.

Entertains Mission Headed by Ex-President Menocal in Palace.

LONDON, Nov. 3.—The members of the Cuban mission, headed by former President Menocal, were entertained by King George at a luncheon today in Buckingham Palace. The Cubans were taken to the palace in royal carriages.

Before the luncheon began a reception was held in an adjacent room, where the members of the mission were presented individually to his Majesty. A message of greeting was handed to the King, who, in reply, welcomed the Cubans to the country and expressed hope that their stay in England would be pleasant.

Señor Menocal, addressing the King in Spanish, said the mission's visit was designed to return that of Sir Maurice de Bunsen, Under Secretary of the British Foreign Office, to Cuba in 1918, and to assure the King of the extreme gratification the Cuban President and nation felt over the allied victory in the late war. On behalf of the President and the Cuban people he expressed his sincere wishes for the happiness of the King and his family, for the prosperity of the British Empire and for the continuation of the bonds of friendship between the United Kingdom and Cuba.

King George in reply expressed his feelings of profound satisfaction upon receiving letters from President Zayas accrediting Señor Menocal as head of the Cuban mission. The King said the message from the Cuban President served to recall the time when the two countries were united in the war, now so happily concluded, for the defense of liberty and justice.

"I feel sure," said the King, "that the wholehearted co-operation of the Republic of Cuba during those years will be gratefully remembered by the British people. In receiving your Excellency I have the liveliest pleasure in assuring you of the feeling of friendship toward the country which you on this occasion so worthily represent and over whose fortunes you recently presided with such distinction and success. Your mission is rendered more notable by the presence of your Excellency as its head, and I look forward with greater confidence to the future for the strengthening of the bonds of fellowship which happily exist between our two countries."

The King requested Señor Menocal to convey to President Zayas "my heartfelt wishes for the prosperity of Cuba and for his own personal well-being and happiness."

GERMANY'S DUTCH CREDITS.

Holland Scoffs at Poverty Pleas While They Are Almost Intact.

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Special Cable to The New York Times.

THE HAGUE, Nov. 3.—Dutch banking and business men in close touch with the German industrial world are skeptical regarding the statements of unfavorable pecuniary conditions prevailing in Germany.

Although the German Government doubtless lacks funds to meet the allied indemnity, it is well known here that German industries have enormous means. The fact that of the Dutch Government export credit of 200,000,000 guilders only 40,000,000 have so far been touched, whereas one large Dutch concern has recently applied for and obtained a 1,000,000-guilder credit from the Berlin banker Mendelssohn, sufficiently illustrates the magnitude of German financial resources.

Because of the fact that German merchants are now generally invoicing exports to Holland in Dutch currency, in order to insure obtaining the proper value of their products, enormous amounts of Dutch currency have been paid into Dutch banks for German account, which the Germans have not withdrawn. This explains the large accumulation of German capital in Holland, enabling German bankers to open credits to almost any amount in Dutch or other currency that favors German trade.

This procedure, although well known to the German Government, is intentionally ignored, as the Government is unwilling to draw on the nation's industrial resources in favor of the allied indemnity.

OFFER LOANS TO BULGARIA.

American, British and Franco-Belgian Concerns Competing.

SOFIA, Bulgaria, Nov. 3.—The Bulgarian Minister of Finance, M. Tourkalof, announced that the British firm of Balfour, Beatty & Co. has offered the Government a loan of £2,500,000 with interest at 7 per cent. The Bulgarian Government has requested that the amount be raised to £5,000,000.

A French-Belgian consortium, headed by the Banque de Paris et des Pays Bas, last July offered Bulgaria a loan of 100,000,000 French francs, but the Reparations Commission vetoed the agreement. The French-Belgian group reserved the right to construct railroads and supply material to all existing Bulgarian railroads as a guarantee for the loan. This group has now raised the offer of a loan to 200,000,000 French francs and has abandoned the demand regarding railroads in the original agreement, and the Reparations Commission seems inclined to permit negotiations.

M. Tourkalof also says that an American firm, the name of which is not mentioned, has expressed a desire to participate in the loan and has inquired as to what guarantees the Bulgarian Government will offer.

BEDIER IN FRENCH ACADEMY.

Author of "Tristan et Yseult" Installed in Rostand's Seat.

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Special Cable to The New York Times.

PARIS, Nov. 3.—The French Academy today welcomed a new member under the famous cupola where so many of France's greatest men have sat.

Joseph Bédier, introduced by Louis Barthou, is best known through his "Tristan et Yseult," the publication of which paved his way to an election as member of the Academy. The seat he occupies is that left vacant by the death of Edmond Rostand.

HARVARD NAMES SHAPLEY.

Appoints Former Mount Wilson Astronomer Director of Observatory

CAMBRIDGE, Mass., Nov. 3.—The appointment of Dr. Harlow Shapley, formerly of the Mount Wilson solar observatory at Pasadena, Cal., as director of the Harvard College observatory was announced today. Dr. Shapley, whose researches on the size and structure of the stellar universe have attracted attention among astronomers, has been a member of the Harvard staff, with the title of observer, for the last eight months.

Professor Solon I. Bailey, who has been acting director since the death of Professor Edward C. Pickering in 1919, expects to leave Cambridge within a few months for Arequipa, Peru, to take charge of Harvard's South American astronomical station.

W. N. CROMWELL HONORED.

Blind Fund President Decorated by the King of the Belgians.

William Nelson Cromwell, President of the Permanent Blind Relief War Fund of this city, who had already received a gold medal from the Belgian Government, has been appointed by King Albert a Chevalier of the Order of Leopold in recognition of the fund's assistance to Belgian soldiers blinded in the war.

Mr. Cromwell recently was made an officer of the Legion of Honor by the Government of France, having been promoted from knight of that order.

300,000 CHEER FOCH IN ST. LOUIS

Huge and Enthusiastic Crowds Pay Tribute to Allied Chief and Pershing in 15-Hour Visit.

SIXTH REGULARS REVIEWED

800 Men, Ending a 900-Mile March From South Carolina, Win Marshal's Praise.

Special to The New York Times.

ST. LOUIS, Mo., Nov. 3.—Dense crowds and great enthusiasm greeted Marshal Foch and General Pershing today in their fifteen-hour visit to this city on their return from the American Legion convention at Kansas City.

More than 300,000 people, virtually half the inhabitants, lined the downtown streets eager to pay tribute to the two leaders, and welcome the Sixth United States Infantry that concluded its 900-mile hike from Camp Jackson, S. C., with a march past in field equipment.

A large part of the city was covered in a flying trip, with stops for various functions, and, in addition, generous time was given to Marshal Foch for rest.

From his special train Marshal Foch was taken in the morning to the St. Louis Club, where he had breakfast and met the Reception Committee.

The French Generalissimo then crossed the street to St. Louis University, where an honorary degree of LL. D. was conferred upon him by the Rev. M. J. O'Connor, S. J., who addressed the Marshal as "one of our old boys," referring to the fact that Foch received part of his early schooling at the Jesuit College of St. Clement's at Metz. For an hour following he was driven through Forest Park and a portion of the residential section, with a stop at Washington University, where the antics of the undergraduate cheer leaders brought a quizzical smile to the Marshal's face.

There was a short stop at the Coliseum, where there was an enthusiastic greeting from 8,000 Missouri school teachers holding an annual convention. General Pershing spoke to them as "my fellow school teachers," and he told of his experiences as a country school teacher before he entered West Point.

Mme. Louise Homer, who is on a concert tour through the Middle West, sang the "Marseillaise," and Marshal Foch, with a courtly bow, handed her a huge bouquet that had been given him on the platform.

The march past of the Sixth Infantry was followed by Marshal Foch with keen attention to every detail. With 800 men carrying fifty-pound packs with regulation field equipment, and in excellent physical condition, despite their twenty-mile a day hikes, the regiment made an excellent showing. Marshal Foch frequently turned to General Pershing to comment upon some detail of equipment. Following the review, he congratulated Colonel Hunter B. Nelson on the performance of his men.

At a luncheon at a hotel General Pershing said that Marshal Foch had told him that he thought that the A. E. F. leader's native State must compose most of the United States.

Marshal Foch does not speak English publicly, but he can understand the language. When he responds he speaks in French, slowly, deliberately, gesticulating with his right arm, while Francis Drake, Commander of the Paris Post of the American Legion, gives an interpretation, of which the following is typical:

"The Marshal desires to say that it is impossible for him to express to you the deep emotion he feels, or how greatly touched he has been by this reception. This manifestation, which you have given to those from across the Atlantic in expression of your admiration, indicates clearly your approval of what happened there. You may well applaud, you have reason to make manifestation for those brave men who remain back there and made possible the greatest victory of the world.

"The American soldier, as well as the French soldier, who had already fought several hard years, had the same intention to finish fighting only when they could finish with victory.

"If, in the union of the two armies, decision was reached, it was only because of the intimate connection and liaison between your great commander and myself. This union between France and America not only has been completely sealed by bodily sacrifices on the field of battle, but will continue more thoroughly in the peace which we must have in the future."

Marshal Foch rested at his hotel after receiving a delegation from French societies. Later he attended an American Legion reception at City Hall and a dinner given by the Mayor's Reception Committee. He left late tonight for Indianapolis.

Hanford MacNider, the new National Commander of the American Legion, is accompanying Marshal Foch as far as the Legion headquarters at Indianapolis.

WOULD BAN BRITISH SHIPS.

Association Wants Them Kept From Alaskan Coastwise Trade.

WASHINGTON, Nov. 3.—Proposed legislation which would permit British-owned ships to engage in Alaskan coastwise trade was opposed before a House committee today by W. L. Clark of Seattle, representing the National Merchant Marine Association.

Urging Congress not to pave the way for the breaking down of the American costwise trade, Mr. Clark declared that Canadian Government-owned railroads were diverting grain to Canadian ports for shipment abroad and that the ports of Montreal and Georgian Bay were congested, "while American ships and American ports are idle."

British shippers, he said, were trying every method to "break into our coastwise trade." He contended that Alaskan waters ought not to be made free for foreign ships, either in the fisheries trade or transportation services.

HOUGHTON FOR BERLIN POST

New York Representative Said to Be Harding's Choice for Ambassador.

WASHINGTON, Nov. 3.—The name of Alanson B. Houghton of Corning, N. Y., a member of the House from the Thirty-seventh New York District, was understood to be first in the mind of President Harding as Ambassador to Germany after a conference today between the President and Charles D. Hilles, Republican National Committeeman for New York.

Mr. Hilles, who has been consulted frequently by the President in the selection of diplomatic officials, is understood to have given Mr. Houghton his unqualified endorsement.

$75,000,000 FOR STATE ROADS

Congress Adopts Aid Measure, Which Now Goes to Harding.

WASHINGTON, Nov. 3.—The $75,000,000 Good Roads bill for Federal aid to States in highway construction was enacted finally today and now goes to President Harding for approval. The Senate tonight adopted the conference report, which previously had been approved by the House.

As finally approved the measure continues the practice of giving Federal aid to the States which undertake road construction projects. The House attempted to have the appropriation made as a straight authorization of funds, but receded in conference.

NORTHCLIFFE URGES HOLDING PHILIPPINES

Says America's Withdrawal Within Twenty Years Would Mean Chaos.

WOULD LET CHINESE ENTER

But Only as Indentured Laborers for Limited Periods—Says Filipinos Prefer Oratory to Work.

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TOKIO, Nov. 3.—"If the United States leaves the Philippines within the next twenty years the result will be chaos," said Lord Northcliffe today, discussing conditions in the islands. "You have done wonders there in the short time since 1898. You need not expect gratitude from the Filipinos for what you have done and will do, but it is unthinkable that you should not carry your experiment through to a finish."

General Wood, education and sanitation were the three topics which interested Lord Northcliffe the most during his stay in Manila.

"The selection of America's greatest colonial administrator, who is also one of her first citizens, is a guarantee that the job will be handled right," said Lord Northcliffe. "I have known General Wood for many years, and I share the admiration expressed by Lord Cromer, who, you remember, said the only man fitted to succeed him in Egypt was unfortunately an American—Leonard Wood.

"General Wood is at his desk at Malacanang Palace every morning at 7 o'clock. He was the only member of the Wood-Forbes mission who stood up under the difficult and fatiguing trip of investigation without missing a day of work. He knows the islands better than any other American or any Filipino. He is the ideal man for the place."

America's problem in the Philippines is similar in many ways to Great Britain's in India and Egypt, according to Lord Northcliffe.

"You are teaching the Filipinos English and educating them in a hurry. It appears that most of the Filipino graduates of the schools want to be lawyers and office-holders. The average Filipino is not content to become a farmer or a merchant. Instead of getting busy and developing the marvelous resources of his country he studies oratory and spends his spare time in making sonorous speeches about independence. An amusing feature is that he is independent now without paying the price of independence."

The vocational schools at Manila, some of which Lord Northcliffe inspected, are doing excellent work, he says.

"If the Filipinos are like the other mixed Orientals they will be more benefited by this kind of teaching than by algebra and English literature. It is understood that the sanitation, together with some other things, fell behind during Governor Harrison's administration; yet I was surprised at the apparent cleanliness and apparent freedom from disease in Manila. Most of us thought of the Phillippines as a fever-hole where white men could not live safely. Your work in cleaning up should be a lesson to many communities of the Far East."

Lord Northcliffe, who is urging a gigantic scheme of white immigration to fill up the vacant spaces of Australia, when asked his opinion about the plans to open up the Phillippines to Chinese settlers, said:

"The admission of indentured Chinese laborers for periods strictly limited to, say, three years is advisable, I think. In ten years they can do more to develop the islands than the Filipinos alone could do in a century. But to let down the bars completely would soon force the Filipinos to the wall."

Regarding British and American trade rivalry in the Far East Lord Northcliffe said that it was high time for the two countries to sink their differences.

"I know that there has been friction some times between the British and Americans over business here, although I am happy to say that I found no evidence of it in Manila or Hong Kong. These are mere family quarrels, but just now neither of us can afford to quarrel. Events in the Far East are marching swiftly to a climax, and the English-speaking peoples must hold together when the test comes, as they did in 1917."

Lord Northcliffe also declared that the Anglo-Japanese alliance had outlived its usefulness, and that he had not met any Englishmen or Americans in the Orient who disagreed with him on that point. He added that the sessions of the Washington conference should have wide publicity, saying that its success depended largely on whether its meetings were open or secret.

18TH CENTURY CLOCK, $280.

Sale of Old English and American Furniture Reaches $43,737.

Interesting old pieces of English and American furniture sold at the American Art Galleries yesterday afternoon in a collection of household furnishings. Ex-Senator William A. Clark was one of the buyers, paying $90 for an armillary globe, printed in colors by Gilman Joslin of Boston with an ebonized stand.

Mrs. Herbert R. Morse paid $240 for two carved mahogany chairs of the late Sheraton period; an English 18th century inlaid mahogany chime clock, inscribed "Samul Whiley Manchester," sold to Miss Mabel Green for $280; an early American carved mahogany sofa, covered with Jacquard loom tapestry, was bought by Mrs. E. F. Albee for $460; to Arthur James went a beautiful Queen Anne inlaid walnut cabinet, on stand with spirally twisted legs, for $330 and an 18th century American walnut highboy of beautifully matched burr walnut with cabriole legs for $350.

A Queen Anne lacquer highboy on cabriole legs, with Chinese landscapes in gold and black, sold to Ginsberg & Levy for $375; an English mahogany four-post bed with fluted posts, festoons and vases was bought by Bernet, agent, for $280, and a large Georgian carved and paneled room went to the same buyer for $225.

Returns for the day were $15,930, making a total with previous days' sales of $43,737.

MISS SEYMOUR ENGAGED.

Daughter of Mr. and Mrs. Origen S. Seymour to Wed Darnall Wallace.

Mr. and Mrs. Origen S. Seymour of New York and Lawrence, L. I., have announced the engagement of their daughter, Miss Silvia Lord Seymour, to Darnall Wallace, son of the late Thomas Bates Wallace and Mrs. Arthur Sinclair Jr. of 500 Madison Avenue.

Miss Seymour is a granddaughter of the late Judge Seymour of Cincinnati and on the maternal side is a granddaughter of Daniel Lord. She was a débutante of the 1920 season and is a member of the Junior League.

Mr. Wallace is a grandson of the late George W. Darnall of Lexington, Ky., and is a descendant of Isaac Shelby, the first Governor of that State. He is a former member of the class of '23 at Harvard and at present is connected with the banking firm of Estabrook & Co., this city.

Miss Herrera to Wed Tomorrow.

The marriage of Miss Aurora Herrera, a daughter of Señor Alfonso Herrera, Director of Education in Mexico and a former Senator, and Mrs. Herrera, and Luis Nobregas, a son of Señor and Señora Andres Nobregas of Havana, Cuba, will take place tomorrow afternoon at 5 o'clock in the chapel of the Union Theological Seminary on Claremont Avenue at 120th Street.

Miss Herrera, who was graduated from Columbia University last June, is the first Mexican graduate of the university. Mr. Nobregas attended St. Joseph's University at St. Joseph in Canada. Both of the young people are prominent, and a number of officials and prominent Mexicans will be in the bridal party and among those attending the ceremony.

SOCIAL NOTES

New York.

Mr. and Mrs. James Madison Blackwell have returned from their honeymoon, spent at White Sulphur Springs, and are occupying their apartment at 114 East Eighty-first Street. Mr. Blackwell is a brother of Miss Katharine J. Blackwell, a debutante of the season, daughter of Mr. and Mrs. George E. Blackwell of 42 East 81st Street.

Mrs. W. B. Osgood Field is at the St. Regis, where Mrs. William B. Alexander has taken an apartment for the Winter. Mr. and Mrs. Warren D. Robbins have come from Washington, D. C., to visit with Mr. Robbins's mother, Mrs. Price Collier, who is at the hotel, and who will sail soon for Europe.

Mrs. Charles W. Clinton of 449 Park Avenue has returned from Tuxedo Park, and plans to leave on Monday by motor for Washington, D. C., where she will visit her son-in-law and daughter, Commander and Mrs. Lamar R. Leahy, returning to New York around Thanksgiving Day.

Mr. and Mrs. Paul Gerard Daly are being congratulated upon the birth of a daughter on Oct. 30. Mrs. Daly was formerly Miss Madeleine Mulqueen, and is the second daughter of Mr. and Mrs. Michael J. Mulqueen.

Mr. and Mrs. Jefferson de Mont Thompson have closed their residence at Saratoga, and are at the Chatham for the Winter.

C. Oliver Iselin has come from his country place at Glen Head, L. I., and is at the Ritz-Carlton, where the Brazilian Ambassador, A. de Alencar, and Mrs. Medill McCormick and Mrs. James Morrison are staying.

Julien St. Charles Shackno, who is to marry Miss Adelaide Kipp Rhinelander next Wednesday, will give his farewell bachelor dinner this evening at Delmonico's.

Mrs. Hall Park McCullough of 116 East Thirty-ninth Street will give a small dance this evening at the Cosmopolitan Club for her debutante daughter, Miss Edith Clark McCullough, and Miss Ethel Griswold Tefft, daughter of Mr. and Mrs. Erastus T. Tefft. This is the first debutante affair in town of the season.

Robert A. Fairbairn, President of the National Horse Show Association of America, will give a supper and dance at the Biltmore on Nov. 14, the opening date of the horse show at the new armory of Squadron A, Ninety-fourth Street and Madison Avenue.

Colonel Edmund Luther Butts, U. S. A., and Mrs. Butts, who have returned from Europe, after a two-month stay, are at the Astor, where they have been joined by Mrs. Butts's brother and sister-in-law, Major and Mrs. Joseph Carmoreau Hatie, who were married in Washington, D. C., on Oct. 12.

Mrs. Barton Cuyler of 61 East Seventy-second Street is giving a luncheon at the Plaza on Dec. 6 for her debutante daughter, Miss Grace Cuyler, and will probably entertain with a dance for her daughter later in the season.

Major and Mrs. L. C. Brinton have arrived from the Panama Zone, and will be at the Langwell during November.

VISCOUNT GREY TO MARRY?

Rumor Is Current of His Engagement to a Widowed Peeress.

Special Cable to THE NEW YORK TIMES.

LONDON, Nov. 3.—The Central News Agency says it understood that an announcement may soon be expected of the engagement of Viscount Grey and a widowed Peeress.

With the recovery of his sight, which was reported to have been seriously impaired after his unfruitful embassy to Washington at the time of the acute period of President Wilson's illness, late in 1919 and early in 1920, and with his return to active politics only a fortnight ago, when he made a speech in Berwick supporting Walter Runciman, his old colleague in the Asquith Government of 1905-16, Lord Grey of Fallodon has been casually mentioned in London drawing rooms of the Asquith clique as a suitor for the hand of Lady Glenconner, widow of the first Baron of that line. The Baron, who died in November, 1920, was a brother of Mrs. Asquith, Edward Priaulx Tennant.

Lady Glenconner is a sister of the late George Wyndham, M. P., once Chief Secretary for Ireland. Her son, Lieutenant Edward Wyndham Tennant, was killed in action in the first days of the World War. She is considered a great beauty and has won fame as an author, her latest book being "The Earthen Vessel," for which Sir Oliver Lodge wrote the eulogistic preface.

Lady Glenconner's maiden name was Pamela Wyndham. Lord Grey's first wife, whom he married when Sir Edward Grey in 1885, three years after he had succeeded to the baronetcy, was Dorothy, daughter of the late S. F. Widdrington of Newton Hall, Northumberland. She died in 1906.

MISS HELEN NELSON WEDS.

The Bride of Hans Eskildsen Moller in Grace Church.

The marriage of Miss Helen Desmond Nelson, daughter of Mrs. William Beebe Nelson of 15 East Tenth Street and Amenia, N. Y., and Hans Eskildsen Moller of 850 Park Avenue took place yesterday at noon in Grace Church. The Rev. Dr. Charles Lewis Slattery officiated, assisted by the Rev. Francesco G. Urbano.

Owing to the illness of the bride's mother, only the immediate family were present.

Kendall—Vought.

The marriage of Miss Adeliene Vought, a daughter of Mr. and Mrs. George Vought of 440 Park Avenue, and Kenneth Treadwell Kendall, a son of Mrs. Cornelia B. Kendall of 107 Riverside Drive, took place at 11:30 o'clock yesterday morning at St. Thomas's Church. The ceremony was performed by the Rev. Dr. Ernest M. Stires.

The bride, who is a sister of Chance M. Vought, well known as an aviator and airplane designer, was unattended. Norman Kendall was his brother's best man. The ceremony was followed by a wedding breakfast at the Plaza. Only immediate members of the families were present, and the marriage, which comes unannounced, will be a surprise to friends of the couple. After a honeymoon in the South, Mr. and Mrs. Kendall will make their home in this city, where Mr. Kendall is Vice President of the Kendall Products Corporation.

THOMAS B. PECK MARRIED.

Stock Broker, Divorced, Wed Miss Agnetta Floris Wednesday.

The marriage has been announced of Thomas Bloodgood Peck of 76 East Fifty-sixth Street and Miss Agnetta Floris, daughter of the late Joseph Floris, which took place last Wednesday in this city.

The couple obtained their marriage license a week ago. At that time Mr. Peck gave his age as 46, and said that he had been divorced from his first wife in Philadelphia on July 28, 1919. The bride gave her age as 35, and said she was an instructor in French. She had been living at 64 East Fifty-sixth Street.

The marriage was private, and Mr. and Mrs. Peck are now on their honeymoon. His first wife was Miss Elinor Parke Custis Lewis, daughter of the late Mr. and Mrs. Edwin P. C. Lewis of Castle Point, Hoboken, N. J.

Newman-Kast Wedding Tomorrow.

The marriage of Miss Elsa Kast and Charles Wadsworth Newman will take place tomorrow afternoon at the home of the bride, 1 West Eighty-fifth Street. Miss Kast is the daughter of Frederick Kast, who has been associated with the Waldorf-Astoria for many years. Mr. Newman is a member of the stock brokerage firm of Jewett & Newman of 35 Wall Street.

BERT ACOSTA WINS AIR RACE TROPHY

New York Aviator Defeats Five Contestants for the Pulitzer Silver Prize.

H. E. HARTNEY BADLY HURT

Parachute Jumper Drowned by Falling Into River After a 1,000-Foot Leap at Omaha.

OMAHA, Neb., Nov. 3.—Bert Acosta of New York won the annual Pulitzer silver trophy race for heavier-than-air craft here today, defeating a field of five other contestants, one of whom, H. E. Hartney of New York, was injured when his plane crashed near Loveland, Iowa.

Circling the race course, from Omaha to Loveland, Iowa; to Calhoun, Neb., and return, five times, Acosta covered the route of about 150 miles in 52 minutes 9.2 seconds, or at the rate of 176.7 miles an hour, as compared with last year's record of 178 miles an hour, made by Captain C. C. Moseley, representing the Aero Club of Southern California, on a Long Island field.

C. B. Coombs of New York, flying for S. E. J. Cox of Houston, Texas, was second, making the course in 54:07.6.

Lieutenant John A. MacReady of McCook Field, Dayton, Ohio, holder of the world's altitude record, was third. His time was 57:20.6. Lloyd W. Bertaud of New York, was fourth, his time being one hour, one minute and 31.6 seconds. Trouble with his machine forced James Curran of Chicago to abandon the race.

Hartney's Plane Wrecked.

Hartney, who is Executive Secretary of the Aero Club of America, was injured when his plane was wrecked in a forced landing in a field. His right hip was broken and he suffered internal injury, the seriousness of which was not learned tonight.

Trouble with the gasoline pump of his machine forced him down from an altitude of about 500 feet, the plane making a nose dive. He was thrown thirty feet clear of the machine, which afterward was burned when a souvenir hunter accidentally threw a match into the wreckage. Hartney cried when he learned of his machine's fate.

Hartney was taken to Loveland, where he received medical attention, and later was brought to an Omaha hospital.

Trouble with the pump on Hartney's plane delayed his start until late in the afternoon, after all of the other participants had finished. His wife, who was on the field, urged him not to attempt to fly. He was on the first lap when the accident occurred.

To Acosta will go the Pulitzer Trophy with $3,000 in cash, while second and third places won $2,000 and $1,000, respectively.

Parachute Jumper Drowned.

Harry Elbe, employed by a Chicago parachute company, was drowned in the Missouri River late today, when he landed in the stream after making a parachute jump of 1,000 feet.

Elbe had been flying with Cyle Horchem of Ransom, Kan. After his leap he evidently realized that he was going to drop into the river unless he changed his course and he franctically manoeuvred in an attempt to save himself.

After alighting on the surface of the stream his parachute supported him while he drifted for about a quarter of a mile. Fruitless efforts were made to save him by volunteers in a rowboat, but they were delayed for a time through failure to find oars.

Elbe's death occurred during a parachute jumping contest in connection with the National Aero Congress here.

The opening business session of the Aero Congress was turned into a reception for General Baron Jacques, commander of the Belgian armies during the World War. General Jacques delivered a short address, expressing thanks for America's part in the war. Other speakers included Governor Samuel R. McKelvie of Nebraska.

HARDING ON SOUTH'S FERVOR

Football Mild in Comparison With Reception, He Tells Atlanta Mayor.

ATLANTA, Ga., Nov. 3.—President Harding's reception in Atlanta and other cities on his recent visit to the South made him feel "that a football game would be rather a mild form of diversion compared to the strenuousness of being received and welcomed in your part of the country," he has written Mayor Key, whose trip to New York to witness the Georgia Tech-Penn State game prevented his presence here on the occasion of the President's visit.

The President wrote:

"On the whole, I am inclined to think that you made a wise selection in attending a football game instead of participating in the tumultous hospitalities at Atlanta and other parts of the South extended to us. In fact, I came home with the feeling that a football game would be a rather mild form of diversion compared to the strenuousness of being received and welcomed in your part of the country. I cannot tell you how delighted we all were with the trip South and how proud I am to have been accorded the reception which was tendered by your splendid city."

Bridge Aids Woman's Foundation.

A bridge tornament was held yesterday afternoon at the Plaza under the auspices of the Woman's National Foundation, headed by Mrs. F. Burrall Hoffman, who is Chairman of the New York State division. Mrs. James McDonald, Mrs. Stephen B. Elkins and Mrs. Charles B. Wood came from Washington, D. C., specially for the occasion.

Among those in the bridge contest were Mrs. Robert C. Black, Mrs. Charles C. Rumsey, Mrs. William Goode, Mrs. Frank Leavitt and Mrs. Lyttleton Fox, members of the committee; Mrs. José Aymar, Mrs. Robert Bacon, Mrs. Edson Bradley, Mr. and Mrs. Oliver Harriman, Mrs. E. H. Harriman, Mr. and Mrs. J. Horace Harding, Mr. and Mrs. W. M. V. Hoffman, Mrs. Joseph Palmer Knapp, A. Morris Bagby and George Brokaw.

Mme. Pavlowa Revives 'Snowflakes'

Tchaikovsky's "Snowflakes," from his toy "Nutcracker" music, the acme of Russian ballet for crystal-clear art of classic dancing, was Mme. Pavlowa's chief revival at the Manhattan last evening, in place of the Greek "Dionysus," delayed till tonight for scene-painting, it was said. The star also appeared in Rubinstein's "Valse Caprice" with Novikoff, Lincke's "Gavotte Pavlowa" with Vajinsky and the Tchaikovsky-Rubinstein "Russian Dance" with the lively Karavaieff and the general ensemble, which opened the evening in Delibes's first act of "Coppelia."

Antiquarians Elect Officers.

The Society of American Antiquarians met yesterday at its headquarters, 421 East Sixty-first Street, and re-elected Jane Teller President. M. Clyde Crosby was elected Secretary-Treasurer. The object of the society is to preserve the works, appliances and objects used and made by early American craftsmen and to make every effort to suppress the manufacture and sale of fake antiques.

Dance to Open Theta Delta Chi Club.

A dance will be held at the Theta Delta Chi Club, 40 East Forty-ninth Street, tomorrow evening at 8:30 o'clock. Members of the Cornell football team, who will play Columbia at the Polo Grounds, will attend the dance in a body. The dance marks the formal opening of the new clubhouse, and Mrs. Mortimer Morrison, Mrs. Charles P. Schmidt, and Mrs. Stanton Griffiths, are the patronesses.

ARABS ATTACK JEWS IN JERUSALEM; KILL 4

One of the Assailants Killed—Police and Troops Avert Further Bloodshed.

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Special Cable to THE NEW YORK TIMES.

LONDON, Nov. 3.—Four Jews and one Arab were killed, fifteen persons were wounded and one house was looted in Jerusalem yesterday morning.

An official report received at the Colonial Office explains that the disturbances started with the appearance of a small crowd of Arab roughs in the Jaffa Road. They were dispersed by the police, but gathered soon after for an attack on the Jewish quarter. This was averted by the police. Some shots were exchanged between this crowd and a crowd in the Jewish quarter, a bomb was thrown and a few cases of knifing occurred.

Troops patrolled the city and the Governor with the officer commanding the troops and the principal Moslem notables walked through the streets and restored order. Several arrests have been made.

A Cairo dispatch recalls the fact that yesterday was the anniversary of Arthur J. Balfour's declaration of the establishment of "a home for the Jews" in Palestine.

Several members of the House of Commons this evening received an Arab deputation from Palestine and listened to their representations on the question of Zionism. The deputation, which numbered six, was headed by Musa Kazim Pasha, a lineal descendant of Mohammed. He was Mayor of Jerusalem for two years and formerly a member of the Turkish Parliament. The points advanced were the setting up of a national Government and a council, the more careful superintendence of immigration and the placing of the holy places under the guardianship of their respective religions.

Sir William Bull, who was in the chair, promised to consider the various questions raised.

SHOWS ROBBERS NO MERCY.

Judge McIntyre Sentences Twenty for a Total of 130 Years.

Judge John F. McIntyre in General Sessions yesterday meted out sentences aggregating 130 years to twenty persons who were convicted or pleaded guilty to criminal charges during the last week.

"I see no reason why any mercy should be shown to men guilty of first degree robbery," Judge McIntyre said. "Every morning we read of new hold-ups by desperate criminals who would not hesitate an instant to commit murder if cornered or thwarted while plying their nefarious trade."

A flat sentence of nineteen years in prison was given to Matthew Kane, 25 years old, of 60 West 129th Street. He and two other men on Aug. 27 held up a United Cigar Store at 1,491 Lexington Avenue, when $200 in cash was taken.

Louis Cavanello, 23, of 322 East Eleventh Street, and John Fallon, 24, of 4,237 East Twelfth Street, were each sentenced to from two and a half to five years in Sing Sing. They were alleged to have made a practice of snatching furs and jewelry from passengers entering "L" trains. Mark Sobelman, 26, of 179 Tompkins Avenue, Brooklyn, leader of a gang of blackmailers, was sentenced to from one to two and a half years.

GIFT TO FRENCH CHURCHES.

Rockefeller Memorial to Contribute $100,000 Conditionally.

The Federal Council of Churches of Christ in America announced yesterday that $100,000 from the Laura Spelman Rockefeller Memorial had been given conditionally to the council's Commission on Relations with France and Belgium. William Sloane Coffin, in an article in the Federal Council Bulletin, says that this gift, under certain conditions, assures to the heroic churches of France an asset of far-reaching significance for the future.

The resolution provides that the $100,000 will be paid on the following terms: Toward a budget which for the current year's need exceeds $400,000 the memorial will give one dollar for every three dollars contributed by others, it being understood that already $96,000 has been received toward the above total of $400,000. Payments of not less than $25,000 from the memorial will be made on certification that the offsetting amounts have been secured in cash by the commission. The payment of any amount not required under the terms of this pledge by Dec. 31, 1921, will lapse.

RYAN CUSTOMERS SUED.

Three Women Said to Owe Brokerage Firm More Than $600,000.

The Guaranty Trust Company and Alvin Untermyer, who were appointed trustees on Dec. 15 last to take possession of the assets of Allan A Ryan & Co. and to administer them for the benefit of the creditors, filed three suits in the Supreme Court yesterday against customers of the firm. The largest claim is made against Mrs. Caroline S. Ryan of 969 Park Avenue, who is alleged to have owed $352,246 when her account was adjusted on Oct. 1 last. She bought securities amounting to $809,512 between Sept. 17, 1919, and Nov. 30, 1920.

Mrs. I. Townsend Burden is sued for a balance of $179,846. She opened an account March 29, 1920, with 300 shares of Stutz Motor and 200 shares of Chicago Pneumatic Tool stock. The third suit for $123,494 is against Mrs. Eudora F. Walsh of 570 Park Avenue, which is the residence of C. K. D. Walsh. Mrs. Walsh and Mrs. Burden filed accounting suits against the trustees of the Ryan firm several days ago.

URGE STRONG TRADE FLEET.

Cotton Men Also Want American Property Abroad Protected.

BOSTON, Nov. 3.—Shipping Board efforts to procure for American ships "the carrying of a proper share of our imports of Egyptian cotton" were approved in a resolution adopted today by the National Association of Cotton Manufacturers. "The possession by the United States of a merchant shipping of its own, rightly proportioned to the strength of other American industries, is essential to the security of our commerce and vital to the national defense," the resolutions added.

American diplomatic representatives abroad were called upon in other resolutions to be watchful "that there be no improper discrimination against the products of the United States by any country; that American merchandise and property abroad be given as good and as favorable protection as that accorded the merchandise and property of any other nation, and that trade-marks be recognized and fairly protected by all foreign Governments and countries."

The association also announced in resolutions that in view of the present depressed condition of American industry, abnormally low cost of production abroad and the foreign exchange situation, it entertained the "solemn conviction that it is imperative that there be no further delay in the enactment of an adequate protective tariff bill."

EARTHQUAKE SHAKES PERU.

Four Shocks Felt in Lima—Centre of Disturbance 200 Miles Away.

LIMA, Peru, Nov. 3.—Four sharp earthquake shocks were felt in this city yesterday morning. The first came at third at 3:23, and the last at 11:20. The first and third were violent, but all were distinctly felt throughout Lima.

The Secretary of the Lima Geographical Society, after studying the seismograph installed in the building of the society, declared that the centre of the disturbance was about 200 miles southeast of here, near Ica. Dispatches from that city received later in the day said that the residents were greatly alarmed by the tremors and had taken refuge in the parks. Advices relative to casualties in the vicinity of Ica have not been received, and belief was expressed here last night that the centre of the shock was in an unpopulated area.

DAN R. HANNA DIES SUDDENLY IN BED

Death at His Country Place Near Croton, N. Y., Due to Failure of Blood Supply.

WEALTH PUT AT $10,000,000

Had Been Married and Divorced Four Times—Leaves Three Sons and Five Daughters.

Dan R. Hanna, son of the late Mark Hanna, died suddenly early yesterday morning at his country estate, the Croft, near Croton-on-Hudson, at the age of 55. He had been confined to his bed by an acute attack of kidney trouble since last Monday, but his illness had not become known outside his family. Even they did not know it was serious, and only a servant was with him when he died. According to Dr. Jerome Wagner of 102 West Fifty-fourth Street, the physician who attended him during his last illness, the direct cause of Mr. Hanna's death was failure of the blood circulation to the heart, technically known as aortic insufficiency, with acute nephritis as a contributory cause.

Dr. Robert Johns of Peekskill, Coroner of Westchester County, went to Mr. Hanna's home and made an investigation because of rumors of mystery in connection with his death.

"I have heard all kinds of stories," said Dr. Johns to a TIMES reporter, "stories that he committed suicide, that he fell down stairs and broke his neck and that he was murdered, but there is nothing in any of them. There are no marks of violence on the body. I am convinced that he died a natural death and that Dr. Wagner, as any reputable physician would, stated the causes of death correctly. Accordingly, I have given the undertakers permission to remove the body."

Mrs. Medill McCormick at House.

Mrs. Medill McCormick, sister of Mr. Hanna, and wife of the Senator from Illinois, told the reporter the circumstances surrounding her brother's death.

"Mr. Hanna had been suffering from kidney trouble for several years, and was subject to acute attacks," she said. "This was merely another one of those attacks, but it was serious enough to cause his death.

"Mr. Hanna's man-servant told me that Mr. Hanna was not uncomfortable during the night. The servant was devoted to Mr. Hanna and slept on a couch in his room. He remained awake all night in case Mr. Hanna should want anything. A little after 3 o'clock he heard a rattle in Mr. Hanna's throat and found that he had died.

"There was no member of the family here, as Mr. Hanna had been living here alone with his household servants. All the relatives, including his three sons and five daughters, have been notified. Mark Hanna, the oldest son, who is 34, and Carl H. Hanna, 32, are coming from Watertown, N. Y., where they have charge of their father's paper mills. Dan R. Hanna Jr., who is 28, is coming from Cleveland, where he is actively connected with his father's newspapers, The News and Cleveland News Leader. His daughters are Elizabeth, 18; Natalie, 17; Ruth, 14; Charlotte, 12, and Mary, 8, have been notified in New York, where they have been living.

"When my brothers arrive we will complete the funeral arrangements. I have made temporary reservations on the train leaving Harmon at 7:40 o'clock tomorrow night for Cleveland, where the services will be held, as Cleveland was our old home. The body will be interred in the Hanna mausoleum at Cleveland with the body of his father."

Third Wife a Visitor.

Although Mr. Hanna had been married four times, he was unmarried at the time of his death. His third wife, Mrs. Mary Stuart Skelly Hanna, who divorced him in 1916, visited the Croft late yesterday afternoon. She is the mother of Mr. Hanna's three youngest children, Ruth, Charlotte and Mary, who are in her custody.

Mr. Hanna was married first in 1881 to May Harrington, who was prominent socially in Cleveland. She divorced him in 1897, after bearing him three sons, and later she married Edmund K. Stallo of New York. In 1898 Mr. Hanna married Mrs. Walter De S. Maude, divorced wife of an English army officer, who before her marriage was Daisy Gordon, daughter of W. J. Gordon of Cleveland. Elizabeth and Natalie Hanna are her daughters. She obtained a divorce from Mr. Hanna in 1902. Within two days after this divorce Mr. Hanna married the divorced wife of Frank E. Skelly, once a clerk at the Waldorf.

His fourth wife was Mrs. Mollie Covington Worden, the divorced wife of John B. Worden, a Standard Oil operator of Philadelphia, whom he married in 1916. Two weeks after the marriage Mr. Hanna transferred to his fourth wife his 1,000-acre farm at Stockbridge, Mass., which at that time had an assessed valuation of $265,000. Mrs. Hanna obtained a divorce in Pittsfield, Mass., on April 5, 1921, on the ground of intoxication. She is believed to be at the Stockbridge estate. No word had been received from her yesterday afternoon.

Owned Cleveland Newspapers.

Mr. Hanna was several times a millionaire, having inherited a fortune from his father. His neighbors in the town of Yorktown estimate his estate at close to $10,000,000. The big gabled English house, which sits atop a hill back of Croton and Harmon and overlooks the country for miles around, is said to have cost several hundred thousand dollars, and the domain includes hundreds of acres of land, beautiful landscape gardens and artificial lakes. Mr. Hanna made a hobby of breeding horses and had fifty or sixty thoroughbreds on his estate. He spent a fortune on stables and a private race track, and conducted the place along the lines of an English country estate.

Mr. Hanna's business interests were varied. He was proprietor of The Cleveland News and News-Leader, his interest in this field causing him to establish a school of journalism in 1913 and to purchase paper mills in Watertown. He was heavily interested in real estate, owning two of Cleveland's largest office buildings. For many years he was a leader in the iron ore, coal and lake shipping industry. Although his father was the most powerful politician of his day, and was a United States Senator from Ohio, Mr. Hanna never held political office, and was never a power in politics. In 1918 he was interested in a movement to obtain an Ohio delegation to support Theodore Roosevelt for the Republican nomination in the 1920 convention.

"Ambush" Tonight for Vassar Fund.

The performance of "The Ambush" by the Theatre Guild at the Garrick Theatre tonight will be attended by the many Vassar College alumnae now in New York for the annual alumnae luncheon to be held at the Commodore Hotel on Saturday. The theatre party and luncheon hold particular interest for the alumnae on account of the salary endowment drive for $3,000,000 which is being pushed by the alumnae association all over the country. Many of the New York alumnae are to give theatre parties tonight to entertain the out-of-town members.

Cuban Officials at Club Vendome.

Señor Manuel de Cespedes, Minister from Cuba; Señor Sebastian Gelebert, Secretary of Finance of Cuba; Señor and Señora Juan de Dios Kohly, a brother of the Cuban Ambassador to Spain, and a number of others were guests at the opening of the Club Vendome, a new dancing club, yesterday afternoon in Delmonico's roof garden.

HAYES AND COCKRAN SPEAK AT IRISH NIGHT

Archbishop and Other Notables Aid America's Making Celebration—Ex-Gov. Smith There.

Archbishop Hayes and W. Bourke Cockran spoke last night at the Irish celebration in the exposition of America's Making at the Seventy-first Regiment Armory. Archbishop Hayes presided, and, in his red robes, sat in the centre of the stage, watching the children dance the old Irish folk-dances in their picturesque costumes.

The United States has always been the promised land of the Irish, Archbishop Hayes said. From the island across the sea Irishmen had always turned to this country with longing and a desire to share its freedom, and, although America had done much for the Irish, he said he felt that the Irish had contributed greatly to the making of America.

Nearly every one of prominence in New York who is of Irish ancestry was in the hall last night, and the stage was crowded with men and women who have figured in the life of the city. As W. Bourke Cockran began to speak Mayor Hylan entered, and received a generous round of applause. Colonel Timothy J. Moynahan, Chairman of the Irish Committee, was Chairman. Former Governor Alfred E. Smith and Victor Herbert, the composer, also were present.

HOBART WILLIAMS, PHILANTHROPIST, DIES

Left Estate of $10,000,000, It Is Said, to University of Chicago and Chicago Y. M. C. A.

CHESHIRE, Conn., Nov. 3.—Hobart Williams, philanthropist, died at his home here today at the age of 84. Several years ago it was understood that he had made a deed of trust, which would be effective at his death, and under which the University of Chicago, the Chicago Y. M. C. A. and other institutions in that city would receive his entire estate, at present estimated to be worth $10,000,000.

DIES IN HISTORIC VILLA.

Mrs. Julia M. Ellsworth Expires at Her Home, Palmieri, Florence.

Mrs. Julia M. Ellsworth, wife of James W. Ellsworth of 12 East Sixty-ninth Street, died suddenly yesterday in the Villa Palmieri, their residence in the outskirts of Florence, Italy, according to word received here last night. She was a daughter of the late Benjamin G. Clarke.

The Villa Palmieri has for some years been the property of Mr. Ellsworth, who was before his retirement in 1900 head of James W. Ellsworth & Co. of Cleveland, and the owner of valuable coal mines. The villa is one of the most beautiful in Italy and possesses many historical associations reaching back to 1336. Boccaccio told many of his tales there, and later it became the home of the Grand Duchess Marie Antoinette de Bourbon. While owned by Lord Crawford, it was on several occasions lent to Queen Victoria.

Obituary Notes.

EUGENE D. F. BRADY, who for some years had been the oldest living alumnus of the Georgetown University School of Law, died yesterday morning in Wilmington, Del. Mr. Brady, whose home was in Washington, D. C., was born in Wilmington seventy-four years ago.

Mrs. ERNEST BIARDOT, who was formerly professionally known as Emma Dick, died suddenly Wednesday night at her home in this city. She was the wife of Ernest Biardot, head of the Maillard Company. Mrs. Biardot was a singer and pianist and was for many years a pupil of Oscar Saenger and later of Mme. Lankow and Jean De Reske.

HENRY PIERSON GIBSON, a retired broker, died suddenly Wednesday of arteriosclerosis in his apartment in the Hotel Endicott. He was a descendant of Peter Stuyvesant and of General Abraham Ten Broeck and Elizabeth Van Rensselaer, only daughter of the Patroon. For thirty-four years he made his home at 124 West 103d Street.

Mrs. DOROTHY MOSES, wife of Montrose J. Moses, editor and writer, of 561 West 141st Street, died yesterday morning at her Summer home in Winsted, Conn., at the age of 33. She was the youngest daughter of the late James A. Herne, actor.

MARCUS GOLDMAN, who was a retail clothing dealer in the Middle West before his retirement in 1890, died yesterday afternoon, in his eightieth year, in a private hospital in this city. He had made his home at 300 Central Park West.

WILLIAM J. CARROLL, telegraph operator with the Bankers Trust Company, died suddenly yesterday of indigestion while at his keyboard. He was 49 years old and lived at 47 West Ninetieth Street.

Colonel GEORGE H. WEBB, chief engineer of the Michigan Central Railroad since 1905, died at Newton, Mass., yesterday.

Married.

MOLLER—NELSON—On Thursday, Nov. 3, 1921, at Grace Church, by the Rev. Dr. Charles L. Slattery, assisted by the Rev. Francesco G. Urbano, Helen Desmond, daughter of Mrs. William Beebe Nelson, of 15 East 10th St., to Hans Eskildsen Moller of New York.

ROTH—SCHNEIDERMAN—Jane Schneiderman to Louis Roth, Thursday, Nov. 3.

ST. LAWRENCE—WILLIAMS—On Wednesday, Nov. 2, by the Rev. Dr. George S. Clover, Katherine, daughter of Mr. and Mrs. Otis L. Williams, to Dr. William St. Lawrence.

Died.

BELL — Della. Campbell Funeral Church, Broadway, 66th St., Friday, 11 A. M., auspices Actors' Fund.

BIARDOT—Emma Dick, beloved wife of Ernest Biardot, suddenly, Nov. 3, 1921. Funeral services will be held at Campbell's Funeral Church, Broadway and 66th Street, Saturday, at 11 o'clock.

BOTTOME—On Nov. 3, 1921, at Bangor, Me., Dudley Griswold Bottome, in his 25th year, son of the late Rev. George H. Bottome and Anne Griswold Bottome. Funeral at St. John's Church, Bangor, Me., Nov. 4. Interment Mount Hope Cemetery, Bangor, Me.

BRAUS—Herman, aged 17, son of Arthur L. and Mary C. Braus, Nov. 3, 1921. Funeral from his late residence, 119 Manhattan Av., Friday, at 2 P. M.

CAMP—Antoinette B., widow of Amzi Lewes Camp, at her residence, Fieldston, Riverdale, on Nov. 2. Funeral private. Kindly omit flowers.

COCKEY—Suddenly, on Wednesday, Nov. 2, at 580 West 183d St., New York, Anna A., beloved wife of Edward T. Cockey. Funeral services at Holy Rood Church, Fort Washington Av. and 179th St., Friday, Nov. 4, at 11 A. M.

CORBETT—On Nov. 3, Matthew Corbett, beloved husband of Clara J. Corbett and devoted father of George J. Corbett, at his residence, 305 West 29th St. Funeral services and interment private, on Sunday afternoon, Nov. 6, at Calvary Cemetery.

CROWELL—On Nov. 1, at Washington, D. C., E. Osborne Crowell, in his 79th year. Funeral services at the residence of his nephew, 203 North Walnut Street, East Orange, N. J., on Nov. 4 at 3:30 P. M. Interment Boston, Mass.

CURRY—On Nov. 3, 1921, Bernard M. Curry, beloved husband of Mary Curry, 400 West 150th St. Notice of funeral hereafter.

DATES—On Nov. 2, 1921, after a brief illness, Gertrude B., widow of Theodore A. Dates, in her 78th year. Services at her late home, 135 South Munn Av., East Orange, N. J., on Friday, Nov. 4, at 4 o'clock. Interment at Poughkeepsie, N. Y.

DURAND—Louise G., in her 60th year. Chapel Stephen Merritt Burial and Cremation Co., 161 8th Av., corner 18th St., Friday, 10 A. M.

ELLSWORTH—Suddenly, at Villa Palmeiri, Florence, Italy, on Nov. 3, Julia M., wife of James W. Ellsworth and daughter of the late Benjamin G. Clarke. Notice of funeral hereafter. Chicago papers please copy.

FIELDS—Suddenly, on Thursday, Nov. 3, at Manasquan, N. J., William J. Fields, M. D. Notice of funeral tomorrow.

FLOOD—On Nov. 3, Eugene J., beloved son of Bridget (nee Little), and the late John S. Flood and loving brother of Mrs. Susan Murray, Mrs. Catherine Brady and Mrs. Anna Ryan. Funeral from his late residence, 106 West 94th St., Monday, Nov. 7, at 10 A. M., to Church of St. Francis Assisi, West 31st St., where solemn mass of requiem will be celebrated at 10:30 A. M. Interment Calvary.

FRANCIS—On Wednesday, Nov. 2, 1921, at Port Henry, New York, Rev. Lewis Francis, D. D., in the 86th year of his age. Funeral services will be held at the Marble Collegiate Church, 5th Av. and 29th St., New York City, on Saturday, Nov. 5, at 10:30 A. M.

FRANCIS—(Budd) Esther Florence, beloved wife of Alec B. Francis (Budd), departed this life Thursday, Nov. 3, 1921. Requiem mass Corpus Christi Church, 121st St. and Broadway, Saturday, 10 A. M. R. I. P.

GABLER—Entered into rest, Catherine Gabler, in her 80th year. Funeral services at her late residence, 326 East 124th St., Saturday evening, Nov. 5, 8 o'clock. Interment private.

GIBSON—On Nov. 2, 1921, Henry Pierson, son of the late Robert Phillips Gibson, M. D., and Susan Moser Gibson. Funeral service at St. Agnes's Chapel, West 92d St., near Columbus Av., on Saturday, Nov. 5, at 10:30 A. M. Interment in Ten Broeck Vault, St. Mark's Churchyard.

GIBSON—St. Nicholas Society of the City of New York, 43 Cedar St., New York.—It is with deep regret that announcement is made of the death on Nov. 2, 1921, of their late associate, Henry Pierson Gibson. HOWARD DUFFIELD, President. FREDERIC IRVING LOCKMAN, Sec.

GIBSON—Society of Colonial Wars in the State of New York.—With deep regret announcement is made to the members of the society of the death on Nov. 2, 1921, of their late associate, Henry Pierson Gibson.
EDWARD LASELL PARTRIDGE, Governor.
FREDERIC R. LEFFERTS Jr., Secretary.

GOLDMAN—Thursday, Nov. 3, in the 80th year of his age, Marcus, beloved husband of Anna Goldman. Services and interment private.

GOLDSCHMIDT—Thursday, Nov. 3, Rosa, beloved wife of Benjamin Goldschmidt, sister of Max, Louis and Ike Rosenthal and Hannah Karlebach. Funeral from Universal Parlors, 597 Lexington Av., Sunday, Nov. 6, at 10:30 A. M. Relatives, friends, Ceres Ladies and Noah Benevolent Societies invited. Interment Mount Hope Cemetery, Cypress Hills.

GOLDSOLL—Louis H., husband of Agnes Goldsoll and father of Arnold and Major, Suddenly on Nov. 1. Services the Funeral Church, Broadway at 66th St., on Friday, Nov. 4, at 2 P. M.

HACKER—Henry L., dearly beloved and only child of Bertha Lownstein and the late Harry Hacker, aged 13 years and 11 months. Notice of funeral hereafter.

HARRELL—Robert G., dearly beloved husband of Josephine McMahon Harrell, suddenly on Nov. 2, at his residence, 229 Beach 129th, Belle Harbor, L. I. Comrades of Spanish-American and World War invited to attend his requiem mass at the Church of St. Francis de Sales, Saturday morning, at 10 A. M., Belle Harbor, L. I.

HAUPT—On Thursday, Nov. 3, 1921, at his home, 411 St. John's Place, J. H. Christian Haupt, beloved husband of Mary Haupt. Funeral services will be held at the Lefferts Place Chapel, 86 Lefferts Place, near Grand Av., Brooklyn, on Sunday, Nov. 6, at 3 P. M.

HAYS—Wednesday, Nov. 2, 1921, at her home, Fort Montgomery, N. Y., Joan Dean, daughter of the late Alexander Coffin Dean and wife of the late Charles Wilcox Hays. Funeral private.

HEWSON—Nov. 2, Mother Mary Cornelia Hewson, daughter of the late Henry S. and Margaret E. Hewson and beloved sister of Robert V. Hewson and Mrs. Ernest W. Dawson. Requiem mass will be celebrated on Friday morning, Nov. 4, at 10 o'clock, at the Ursuline Chapel of the College of New Rochelle.

IRVINE—At Washington, D. C., Nov. 1, 1921, Robert T. Irvine, M. D. Funeral service on Sunday, Nov. 6, at 2:30, at the residence of Mr. James F. Turnbull, 212 Spring St., Ossining, N. Y.

JONES—Louis M., in his 73d year, beloved husband of Louisa and devoted father of Charles E. and Nathaniel F. Jones and Mrs. William I. Lehman and brother of Thomas W. Jones. Funeral private. Houston (Texas) papers please copy.

KIRBY—At Taunton, Mass., Nov. 1, Kate W. Kirby, aged 86 years, daughter of the late Hon. Charles and Catharine (White) Kirby of Cromwell, Conn.

KRESS—On Nov. 2, Jack Culberson, beloved son of Rush H. Kress and the late Lelia McCall Kress, in his 15th year. Funeral services on Friday, Nov. 4, at 2 P. M., at his late home, the Belnord, 225 West 86th St., New York City. Friends and relatives invited. Interment at convenience of family.

LA MONT—Suddenly, in San Francisco, Cal., on Oct. 31, John La Mont, aged 3, son of Lieutenant Commander and Mrs. W. D. La Mont, U. S. N. Albany and Troy papers please copy.

LEVEY—At her residence in Elizabeth, N. J., Nov. 3, Mary Chetwood, wife of Frederick Harrington Levey and daughter of the late Charles and Margaret Chetwood Bispham of Mount Holly, N. J. Funeral services at her late residence, Saturday morning at 11 o'clock.

LEWIS—On Nov. 3, Estelle Lewis (nee Goldin), beloved wife of Israel and dear mother of Patricia Lila Lewis. Funeral from her late residence, 420 Riverside Drive, Sunday, Nov. 6, at 10:30 A. M. Kindly omit flowers. Interment Mt. Carmel Cemetery. Worcester (Mass.) papers please copy.

LEWIS—At Newark, N. J., on Nov. 3, 1921, Minnie Lewis, aged 84 years, beloved mother of Gustave, Bernard, Tillie Lewis and Mrs. Carrie Simon. Funeral services will be held from her son's residence, 788 South Tenth St., on Sunday, Nov. 6, at 2 P. M. Funeral private.

LIPPMANN—On Thursday, Nov. 3, at 7 A. M., Gustav Lippmann, in his 84th year, husband of the late Henrietta and beloved father of Lena Hilborn, George, David and Harry. Funeral services at his late residence, 340 West 86th St., on Friday, Nov. 4, at 1:30 P. M.

LITTLE—Suddenly at Rutherford, on Nov. 3, Alice MacDonald, beloved wife of John T. Little and daughter of Alice and the late Owen MacDonald and sister of the Rev. Eugene J. MacDonald. Funeral from the residence of her mother, 892 East 176th St., New York City, thence to St. Thomas Aquina's, Southern Boulevard, where mass will be offered at 10 A. M., Saturday, Nov. 5. Interment St. Raymond's Cemetery.

MANHEIMER—Leopold, on Tuesday, Nov. 1, at his residence, 60 St. Nicholas Av.; beloved husband of Henrietta and dear brother of Samuel, Solon and Sarah Feuchtwanger. Funeral from David J. Rothschild's funeral parlors, 272 Lenox Av., on Friday, Nov. 4, 1921, at 10 A. M.

MILLER—On Nov. 2, 1921, at his home, 560 Atlantic Av., Brooklyn, the Rev. Geo. E. Miller, beloved husband of Gertrude E. Miller. Notice of funeral hereafter.

MOHL—Bertha (nee Beckedorf), beloved wife of Niels Christian and devoted mother of A. William and John M., after a lingering illness, in her 52d year. Remains lying in state at 14 East 39th St. Funeral service Saturday, Nov. 5, at 2 P. M. at St. Peter's Church, 346 West 20th St. Interment Lutheran Cemetery. Copenhagen and Fredericia (Denmark) papers please copy.

MOSES—On Thursday, Nov. 3, at 1:20 A. M., at Winsted, Conn., Dorothy Herne, beloved wife of Montrose J. Moses. Funeral private.

MULLER—On Wednesday, Nov. 2, 1921, Katharina, widow of John G. and mother of Rosa Sherman and Anna Merckle. Funeral services Herrlich Chapel, 677 8th Av., near 43d St., Friday night at 8:30.

NELSON—On Nov. 2, Josephine, beloved daughter of Mr. and Mrs. John Henry Nelson, 147 West 82d St. Requiem mass, Holy Trinity Church, West 82d St., Saturday, 10 o'clock. Interment Calvary.

NEUMANN—Catherine, widow of the late Henry R. and dearly beloved mother of Elizabeth, Mollie and Anna. Funeral from her late residence, 602 West 139th St., Saturday, Nov. 5, at 10 A. M.; thence to Church of Our Lady of Lourdes, 142d St., where a solemn requiem mass will be celebrated. Interment Woodlawn Cemetery.

PEARSON—On Nov. 3, Mary Appleton Pearson, wife of the late Timothy Morse Pearson. Funeral private.

POTTERTON—John H., beloved husband of Anna M. Potterton, on Tuesday, Nov. 1, 1921. Funeral service at his late residence, 601 Sanford Av., Broadway-Flushing, N. Y., Friday at 8 P. M. Also Masonic service at 233 Lenox Av., New York, Saturday at 1 P. M.

POTTERTON—Copestone Lodge, No. 641, F. and A. M.—Brethren, with sorrow I announce the death of Brother John H. Potterton. Lodge service will be held at William J. Matthew's Funeral Parlors, 233 Lenox Av., on Saturday afternoon, Nov. 5, at 1 o'clock. Please attend.
CARL FORSBERG, Master.
H. T. GIBSON, Secretary.

RECTOR—Suddenly, at Bridgeport, Conn., on Wednesday, Nov. 2, 1921, Mildred A., daughter of Dr. and Mrs. Orville Rector, aged 28 years. Friends invited to attend the funeral from the home of her parents, 1,315 Iranistan Av., on Saturday, the 5th instant, at 2 P. M.

RETTBERG—On Nov. 2, 1921, William A., in the 82d year of his age. Friends may call at his former residence, 967 Lincoln Place, Brooklyn, until Friday noon. Interment at Northport, L. I.

SEARING—Mary Esther, daughter Richard and Mary E. Searing, Oct. 30, at her home in Old Tappan, N. J., at 86 years. Interment at Friends' Burying Ground, Manhasset, L. I.

SERVOSS—Suddenly in New York City, Nov. 2, 1921, Delos S., beloved husband of M. Rebecca Servoss, aged 57 years. Funeral services at his late residence, 347 Main St., Ridgefield Park, N. J., on Saturday, Nov. 5, at 2:30 P. M.

SHIELDS—John, beloved husband of Helen M. Shields, Nov. 1, 1921. Funeral Saturday, 9 A. M., from residence of Mrs. John Walsh, 94 Midwood St., Brooklyn, N. Y. Solemn high mass at 10 A. M. Saturday, St. John the Baptist Roman Catholic Church, Willoughby and Lewis Avs., Brooklyn, N. Y. Interment Calvary Cemetery.

STANNION—In Pittsburgh, Saturday, Oct. 29, at her residence, 125 East Kennedy Av., N. S., Ruby Maxwell, wife of George R. Stannion. Services at the Chapel of H. Samson, Pittsburgh, Saturday afternoon, Nov. 5.

STEINHARDT—Nov. 1, Carrie, widow of Abram Steinhardt and devoted mother of Mrs. David Rosenthal, Mrs. Morris Steinhardt and Mrs. Henry L. Croll. Funeral Friday, Nov. 4, at 10:30 A. M., from her late residence, 51 East 92d St.

TRUMBULL — Alfred Leeds, brother of Everett DeWitt, Benson J. and Julia. Services at Campbell's Funeral Church, Broadway, at 66th St., Friday, Nov. 4, at 10 A. M. Interment private.

ZACHARIAS—Henrietta, widow of the late Sigmund David Zacharias of Atlanta, Ga., dear mother of Rosalie Gerstman, Ethel Hazay, Robert, Sidney and Edwin. Services at her late residence, 16 East 97th St., Sunday, Nov. 6, at 1:30 P. M. Southern papers please copy.

In Memoriam.

BISPHAM—Sec. Lieut. D. Charles Bispham, Royal Flying Corps. Born London, May 6, 1898, killed Nov. 1, 1917. Only son of Caroline Russell Bispham.

BRAENDER—In loving memory of my beloved husband and our dear father, Philip Braender, who departed from us Nov. 4, 1916. LOVING WIFE (nee Lizzie Bente), CHILDREN.

DUFFY—Month's mind mass for the repose of the soul of Jane E. Duffy, on Saturday, Nov. 5, at 8 A. M., at Church of the Blessed Sacrament, 71st St. and Broadway.

FLECK—Henry. In loving memory of our dear father, who died Nov. 4, 1907.
JESS AND MINA.

FORGNET—In fond and loving memory of my wife, Elizabeth H. Forgnet (nee Heidenis), who departed this life Nov. 4, 1920. EDWARD JEROME FORGNET.

SCHUTTE—Edith Siebert, Nov. 4, 1919. In constant and loving memory of our beloved daughter.

Announcements of Births and Deaths for insertion in The New York Times may be telephoned until midnight to Bryant 1000.

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HIGH WAGES BLAMED FOR UNEMPLOYMENT

Captain Vickers Says Freight Rates, Profits and Material Costs Are Other Factors.

PUTS IDLE AT 3,500,000

Secretaries Hoover and Davis to Speak at Industrial Dinner Tonight.

Captain Leslie Vickers, chief of the Research Division of the National Industrial Conference Board, told the convention of the Industrial Relations Association of America at the Waldorf-Astoria yesterday that unemployment was caused by the high cost of raw materials, high freight rates, high labor costs and high profits. The determination of wage rates and unemployment were the principal topics discussed at yesterday's session.

The convention will move up to the Hotel Astor today where sessions will be held in conjunction with the Academy of Political Sciences. Secretary of Commerce Herbert C. Hoover and Secretary of Labor J. J. Davis are among the speakers scheduled for the dinner meeting to be held tonight in the ballroom of the Hotel Astor.

Among the other speakers yesterday were Loyall A. Osborne, President of the Westinghouse Electric International Company; C. J. Hicks of the Standard Oil Company; Magnus W. Alexander, Managing Director of the National Industrial Conference Board, and M. C. Rorty, Vice President of the American Telephone and Telegraph Company.

Captain Vickers said that if it were his task to emphasize the remedy for unemployment he would have to say that it lay in decreased labor costs. High labor costs, he said, was one of the greatest factors leading to unemployment.

"The enjoyment of excessive profits during and subsequent to the war was responsible for fairly general reluctance to make those price adjustments which the economic condition of the country called for," he added. "In many cases goods which should have been liquidated were left at high price levels through the use of credit while others were thrown upon a market that could not absorb them, with the resultant dislocation in price levels."

Captain Vickers said that 13,000,000 persons in the United States were engaged in the manufacturing and mechanical trades. In normal times from 1,000,000 to 1,500,000 were unemployed. At present there were between 3,500,000 and 4,000,000 unemployed in this group.

Contrary to the general impression, he said, strikes and lockouts and disability could not be regarded as the major causes of unemployment. He said that in the past too great emphasis had been placed on these factors, that it had been shown that 1 per cent. of the time lost in unemployment was due to strikes and lockouts and another 2 per cent. was due to sickness.

He believed that the Washington conference was the greatest step forward that had been taken for the stabilization of the industry of the world.

Mr. Osborne said that wages had reached heights that could not be maintained in view of the lowered cost of living and the competition of foreign markets.

POLITICAL ADVERTISEMENT.

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For Justice of the City Court

Endorsed by All Bar Associations.

Of Justice Valente
The Bar Association has said:

"As a member of that court he has shown impartiality, firmness and ability, and he seems to have won and to possess the good will and respect of the members of the Bar who have practiced before him. In view of this record as a Justice of the City Court, your committee has no hesitation in reaching the conclusion that he is well qualified for the duties of that office."

Vote to Continue Him on the Bench

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The results of two months of ceaseless effort to reduce our stocks at the cost of every cent of profit has been rewarded by giving us large reserves of cash with which to make big under-price purchases. The first of these mighty price-lowering movements starts today in earnest with an offer of 2654

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And For The Stout Man, too, at $25

We have set aside a fine collection of stout and extra size suits in fine worsteds and cassimere that we will sell, while they last, at $25.

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Throughout our entire stock of over 30,000 of the finer grades of garments, you will find our prices down to bed-rock—lower than any other in the city.

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NATION'S YEAR'S BILL TO BE $3,940,000,000

Total as Estimated by Harding Is $94,000,000 Below the August Forecast.

$609,000,000 CUT FROM 1920

Of This Expected Reduction $170,000,000 Is Provided For Out of Public Debt Receipts.

HOUSE LEADERS PLEASED

They Hold That the President Has Fulfilled His Promises of Economy.

Special to The New York Times.

WASHINGTON, Nov. 3.—Expenditures of the Government for the fiscal year ending June 30, 1922, will be $3,940,000,000, according to an estimate transmitted today by President Harding to Speaker Gillett. This is a reduction of $94,000,000 from the official estimate of Aug. 10, which was $4,034,000,000.

The new total was presented in connection with the transmission of estimates of supplemental and deficiency appropriations, amounting to nearly $188,000,000.

Including a reduction of $170,000,000 provided for out of public debt receipts, the aggregate reduction in expenditures for the fiscal year will be $609,000,000, the President says, instead of $520,000,000 as previously figured.

Republican leaders were much pleased with the President's announcement, and said they regarded it as a fulfillment of the pledges of economy made by President Harding.

The President's letter was as follows:

"I have the honor to transmit herewith for the consideration of Congress supplemental and deficiency estimates of appropriations in the sum of $187,922,576.74.

"As a factor in their consideration, it is to be noted that on Aug. 4, 1921, the Secretary of the Treasury stated to the Committee on Ways and Means that 'according to the latest advices received from the spending departments and after taking into account all estimated reductions in expenditure reported to date, the Treasury estimates that the total expenditure for the fiscal year 1922, for which provision should be made out of the current revenues of the Government, will be about $4,550,000,000. This in itself would mean a substantial reduction in current revenues and expenditures below the fiscal year 1921.'

"At the time this statement was made by the Secretary of the Treasury the results of the imposition of executive pressure upon the spending departments, inaugurated at the meeting called by the President of the body of the business organization of the Government, had not fully developed. On Aug. 10, 1921, after a conference announcement was made through the Secretary of the Treasury that the Administration, in keeping with the Committee on Ways and Means, had determined to reduce the ordinary expenditures of the Government for the fiscal year of 1922 by at least $350,000,000 below the revised estimates presented by the Treasury on Aug. 4. It was also announced that the Treasury would provide for two items of estimated public debt expenditure for the fiscal year 1922 out of other public debt receipts during the year to the extent of $120,000,000.

"Thus the expected aggregate reduction in expenditure for the fiscal year on the above basis was announced as $520,000,000, leaving the estimated total expenditure for the fiscal year 1922 as of date Aug. 10, 1921, about $4,034,000,000.

"In fixing the above figures of $4,034,000,000 as the estimated total expenditure for the fiscal year 1922 the expenditures under the supplemental and deficiency appropriations of $187,922,576.74 asked for therein, were, in the main, taken into consideration. It is possible, however, to now state that the expected aggregate reduction in expenditures for the fiscal year 1922, on the above basis is $439,000,000 instead of $350,000,000. Adding to this the reduction of $170,000,000 provided for out of other public debt receipts, as above, makes the expected aggregate reduction in expenditures for the current fiscal year $609,000,000, instead of $520,000,000.

"With the expenditures under the supplemental and deficiency appropriations of $187,922,576.74, asked for herein, taken into consideration, the detail of estimated expenditures for 1922, as now received from the various departments and establishments, stands at $3,940,000,000, a reduction of $94,000,000 from the Aug. 10 estimate of $4,034,000,000."

The supplemental and deficiency estimates include the following:

Legislative, $167,318; Department of State, $284,104; Treasury Department, $28,068,500; War Department, $2,014,700; Navy Department, $27,376,113; Post Office Department, $6,925,934; Department of Labor, $882,760; Department of Justice, $945,900; Interstate Commerce Commission, $336,561; United States Veterans' Bureau, $120,948,803, and United States Board of Mediation and Conciliation, $8,000.

EX-GERMAM MINISTER VISITS WASHINGTON

Carl Bergmann Tells Mellon and Hoover of German Economic Situation.

WASHINGTON, Nov. 3.—First hand reports of conditions in Germany have been placed before the American Government by Carl Bergmann, former State Secretary in the German financial ministry, Secretary Hoover said today. He was a member of the German Reparations Commission, Mr. Hoover said, but is no longer connected with the German Government and is in this country on private business.

Herr Bergmann has been introduced to various government departments, Mr. Hoover said, as one entirely familiar with the economic and financial situation in Germany and able to give officials an accurate picture of Germany's problems. His visit, the Secretary added, was wholly unofficial and not connected with the reparations question.

Besides conferences with Secretaries Hoover and Mellon, the former Staff Secretary was said to have talked with a number of other high officials of the Government.

He was understood to have brought word to this country that production was proceeding feverishly in Germany, but because of the exchange situation and the depreciation of the mark, prices were not keeping pace with the output.

French May Observe Nov. 3, Not 11.

PARIS, Nov. 3.—The Committee on General Administration has recommended to the Chamber of Deputies that Nov. 11, Armistice Day be not made a legal holiday, but that the celebration be held on Sunday, Nov. 13, "owing to economic reasons." It is pointed out that Nov. 1, All Saints' Day, was observed as a legal holiday.

WILSON PROPHESIED WAR BEFORE HE BECAME PRESIDENT

"I Do Not Know That I Would Care to Be President During the Next Four Years, for the Next President Will Have a War on His Hands, and I Am not Sure That I Would Make a Good War President"—His Victories in New Jersey, the Defeat of Smith and the Passage of Reform Laws.

WOODROW WILSON AS I KNOW HIM

By JOSEPH P. TUMULTY

[*Sixth Instalment*]

In yesterday's instalment Mr. Tumulty recalled Governor-elect Wilson's appeal to the New Jersey voters over the heads of their former leaders and the start of the fight to keep "Jim" Smith out of the United States Senate.

CHAPTER X.

EXIT THE OLD GUARD.

THE conferences and meetings in preparation for the great Senatorial fight having been concluded, the scene of activities was transferred to Trenton, where shortly after the inauguration plans were laid for the final battle.

Immediately upon the conclusion of the inaugural ceremonies, the "hand to hand" contests for the great prize and, incidentally the leadership of the Democrats, was on in full swing. At the beginning of the fight the bosses counted upon the active support of the influential Democratic leaders throughout the State, like Johnston Cornish of Warren County, Barney Gannon and Peter Daily of Middlesex County, old Dr. Barbor of Hunterdon County, Otto Wittpenn of Hudson County, Billy French and Judge Wescott of Camden, Dave Crater of Monmouth and minor bosses or leaders in South and Middle Jersey. But in utter amazement they found that we had captured these fine pieces of heavy political artillery and that through them we had acquired and taken over some of the most valuable political salients in the State.

Going After the Irish Vote.

A little incident in the campaign is worth reciting. In managing the campaign I found that for some unaccountable reason the so-called Irish vote of the State was massed solidly behind ex-Senator Smith and in bitter opposition to Governor Wilson. We were constantly coming in contact with these currents of opposition, and how to overcome them and bring the Irish vote into our fold was the task that devolved upon me as the manager of Martine's campaign. Seated in my office one day I recalled that years before I had read in the Congressional Record an account of a speech delivered in the United States Senate by James Smith upholding in terms of highest praise the famous Hay-Pauncefote Treaty. The speech in all its details, particularly the argument it contained calling for closer relations between the United States and Great Britain, was still fresh in my memory. Evidently Senator Smith and his Irish friends had forgotten it, for he was now trying to mobilize the Irish vote of the State in his favor. On rereading this speech of the old Senator I smiled with satisfaction, realizing the campaign use that could be made of it. After considering the matter carefully, I sent for a devoted friend of mine, a fine, clean-cut Irishman, who stood high in the ranks of the Clan-na-Gael and other Irish societies in our county. After he had read the speech we discussed the method of using it, for we felt sure that our Irish friends, when they became acquainted with this speech upon reading it, would not find themselves in agreement with Smith's attitude toward England and the treaty. My friend consented to write letters to the leading papers, particularly the Irish papers of the State, setting forth Smith's attitude toward the treaty. The effect upon the Irish vote was immediate, and soon resolutions began to be adopted by the various Irish societies throughout the State denouncing Smith for having advocated the much-despised "Anglo-Saxon Alliance."

While I opposed Senator Smith in this contest, there was nothing personally antagonistic in my attitude. We were, I hope, friends throughout the conflict and many times since then we have discussed the events leading up to Martine's election to the United States Senate. It was only a few months ago, while seated at a table at the Shoreham Hotel in Washington, that the old Senator, genial and debonair as ever, was discussing the fights of the old days, and particularly the events leading up to his defeat for the United States Senatorship. In discussing the New Jersey campaign, he told me of the use that had been made by "some one" in the Wilson ranks of his Senate speech on the Hay-Pauncefote Treaty. He said that his reason for making this speech was his sincere desire to bring about more amicable relations between the United States and England, and as I listened to this frank recital I felt that, although the use I had made of his speech was legitimate in the circumstances, there was nothing to be proud of in having exploited the Senator's really fine speech for political purposes.

Balloting at Trenton.

The State House at Trenton on the night previous to the balloting for the Senatorship was a place of feverish activity. The Essex Chieftain, Smith, kept "open house" in the then famous Room 100 of the Trenton House. The Governor-elect, calm and apparently undisturbed, but anxious and ready for a contest, quietly moved about the executive offices attending to official matters.

We felt confident of the result of the vote if the members of the Legislature were left free, but we were certain that every kind of pressure would be put upon them to change the votes of the wabblers in our ranks. All night long and until 4 or 5 o'clock in the morning, the Governor-elect and I remained in the executive offices, keeping in close contact with our friends both by telephone and personal conference. Senator Smith never knew it, but some of the men close to him and participating in his own conferences on this fateful night, hourly brought to us information as to what would be the real line-up of his forces on the day set for balloting. We found a spy in our own ranks—a leading lawyer and politician from my own county, who, while pretending to be our friend, was supplying the enemy with what he thought was useful information. We, however, were already aware of this gentleman's duplicity, and, although he never suspected it, whenever he left the executive offices he was followed by a professional detective, who heard and reported to us every bit of information he had supplied to our political foes.

On the night before the election the Smith-Nugent leaders had gathered their forces and, headed by a band, paraded through the streets of Trenton, passing in review before Senator Smith, who stood upon the steps of the Trenton House and greeted them in most generous fashion. The purpose of this demonstration was obvious to the Governor-elect and his friends. It was simply to give to the arriving legislators an impression of great strength behind the Smith-Nugent forces.

"Jim" Smith's Show of Strength.

On the morning of the balloting the corridors and lobby of the State House were crowded with the henchmen of the Essex chieftain. The surface indications were that Smith had the necessary number of votes, but to those of us who were able accurately to analyze the situation it was apparent that the froth would soon pass away. The parade and the demonstration of the Nugent followers had deeply impressed some of the men in our ranks, particularly the editor of a Trenton newspaper, who came to the executive offices and urged upon the Governor the publication of a statement which he had prepared, filled with grandiloquent phrase, warning the people of the State that the members of the Legislature were about to be coerced and threatened by the "strong arm" methods of the Smith-Nugent organization.

Frankly, the suggestion which this Trenton editor made to the new Governor impressed him. The Governor made certain changes in the statement and then sent for me to read it, asking my advice upon it. The first test of my official connection with the Governor was at hand. Upon reading the editor's article I saw at once that its issuance would be most unwise, and I frankly said so.

My practical and political objection to it, however, was that if published it would give to the people of the State the impression that our forces were in a panic and that we were in grave fear of the result. I further argued that it was an attempt at Executive coercion of the Legislature that would meet with bitter resentment. I felt that we had already won the fight; that the Legislature, which was the jury in the case, was inclined to favor us if we did not seek to influence its members by such foolish action as the Trenton editor advised. The statement was not published.

I found in this little argument with the new Governor that he was open-minded and anxious for advice, and I therefore felt free to discuss matters with him in the frankest way.

Turning the Votes to Martine.

The first ballot showed Martine leading heavily. In the following ballots he gained strength at every count. The Legislature adjourned the first day without reaching a decision. As we surveyed the field after the first day's balloting it was clear to us that if we hoped to win the fight we would have to have Hudson County's legislative vote. The Democratic boss, Bob Davis, who controlled this vote, lay ill, and had entrusted his affairs to the hands of a fine, clean-cut, wholesome Irish-American, James Hennessy, then Chairman of the Hudson County Democratic Committee. He was one of the squarest men I ever met in politics and had been an intimate associate of my father in the old days in Jersey City. On the day of the final balloting we were sorely pressed. When it seemed as if we had reached the limit of our strength it occurred to me that a final appeal to Hennessy by the Governor might have some effect. We decided to send for Hennessy to come to the executive offices. It was clear from his attitude when he arrived that while his sympathies lay with us he was bound in honor to carry out the instructions of his chief and deliver the Hudson County vote to Smith. The Governor, getting very close to him and discussing the campaign in the most intimate way, told him that if Martine was rejected the political effect on our party's fortunes would be disastrous; that we were sure we had the votes and that the next ballot would give proof of this, and that it was only a question, to use a campaign phrase, of "getting on the band wagon" and making Martine's nomination unanimous.

When the Governor concluded his talk I turned to Hennessy in the most familiar way and spoke of the Governor's desire to elect Martine and of the unselfish purpose he had in mind, and how he, Hennessy, was blocking the way. I said to him, "You have it in your power to do a big thing. You may never have the chance again." He finally stood up and said to me, "What do you want me to do?" I told him that we wanted him to go to the Hudson delegates and send word to Davis that the "jig" was up and that they must throw their support to Martine. Shortly after this meeting the Hudson delegation met in caucus and agreed to support Martine.

When Smith and Nugent heard of this message they practically surrendered. The balloting, which began at 10 o'clock, was a mere formal affair, for it was plainly evident from the changes in the early balloting that Martine's election was assured. Martine's election was a fact; and Woodrow Wilson was the victor in the first battle for the Presidency.

I have stated that I am not proud of the way I used Senator Smith's speech on the Hay-Pauncefote Treaty. We were fighting veterans in the political game, men who knew all the tricks and who did not scruple to play any of them. In the rough school of practical politics I had been taught that "you must fight the devil with fire," and that it is as legitimate in politics as in war to deceive the enemy about your resources. But we conducted politics on higher levels during the eight years in the White House, when my chief, no longer an amateur, taught me by precept and example that effective fighting can be conducted without resort to the duplicities of those who place political advantage above principle. Woodrow Wilson made new rules for the game, and they were the rules which men of honor adopt when conducting their private business on principles of good faith and truth telling.

CHAPTER XI.

EXECUTIVE LEADERSHIP.

THE election of Martine having been settled and the preferential vote having been validated through the courageous handling of a delicate situation, the new Governor was firmly in the saddle. His leadership had been tested, and only the fragments of the "Old Guard" machine were left. The road was thus cleared of all obstacles in his own party that might be put in the way of his program of constructive legislation. In his first message he discussed the major part of his program.

[Mr. Tumulty here quotes Governor Wilson's message]

Having delivered this message, which contained a full and detailed discussion of his whole program, he applied himself with great energy and industry to the task of preparing the bills for introduction in the Senate and House. Not content with the mere delivery of his message, he put himself entirely at the disposal of the members of the Legislature and industriously applied himself to this task of preparation until the following measures: *Regulation of Public Utilities; Corrupt Practices Act, Direct Primaries Act* and the *Employers' Liability Act*, were in shape to be introduced.

Overcoming Opposition.

While his leadership was vindicated as a result of the Smith-Martine fight, the contest had undoubtedly left many bitter scars and enmities which soon manifested themselves in the unfriendly attitude of the Smith men in the Legislature toward the new Governor, and particularly toward his program of constructive legislation. For a while after the election of Martine they seemed subdued and cheerfully resigned to defeat, but when the new Governor launched his legislative program they began eagerly to attack it in many subtle ways. While there were some members of this group who honestly opposed the Governor's program because of their conservative tendencies, the majority of the opposition were bent upon "putting it to sleep" because, forsooth, it bore the Wilson label. The new Governor quickly grasped the full significance of the situation and openly challenged the opposition. To accomplish his purpose he did an unprecedented thing. He invited the Democratic members of the Legislature to meet him in the Supreme Court room of the State House, and there, face to face, he laid before them various items of his program and challenged the opposition discussing with them the items of his program and urging speedy action upon them. As a part of the program of inducing the Republicans to support him, a friend of mine who was on the inside of the Republican situation reported to me that it was the opinion in the Republican ranks that the new Governor was too much a professor and doctrinaire; that he was lacking in good-fellowship and companionship; that while the members of the Legislature who had conferred with him had found him open and frank, they thought there was a coldness and an austerity about him which held the Governor aloof and prevented that intimate contact that was so necessary in working out the program we had outlined.

We finally decided that the fault lay in the lack of social intimacy between the new Governor and the members of the Legislature. In my social and official contact with Mr. Wilson I had always found him most genial and agreeable. When we were at luncheon or dinner at the old Sterling Hotel in Trenton, he would never burden our little talks by any weighty discussion of important matters that were pending before him. He entirely forgot all business and gave himself over to the telling of delightful stories. How to make the real good-fellowship of the man an asset in dealing with the members of the Senate was a problem. I very frankly told him one day at luncheon that many members of both legislative bodies felt that he was too stiff and academic and that they were anxious to find out for themselves if there was a more human side to him. In order to give him an opportunity to overcome this false impression, we arranged a delightful dinner at the Trenton Country Club, to which we invited both Democratic and Republican members of the Senate. The evening was a delightful one. In the corner of the little room where the dinner was served sat three darky musicians who regaled the little group with fine old Southern melodies. It was real fun to watch the new Governor's conduct in this environment. He was like a boy out of school. He was no longer the college professor or the cold man of affairs. He delighted the members of the Senate who sat about him with amusing stories, witty remarks, and delightful bits of sarcasm. At the close of the dinner Senator Frelinghuysen walked over and challenged him to a Virginia reel. He accepted this invitation and the crowd of men were soon delighted to see the Somerset Senator lead the new Governor out on the floor and his long legs were soon moving in rhythm with the music.

After all, men are just boys, and this bringing together these practical men on so happy and free an occasion did much to convince the members of the Senate that the new Governor after all was like themselves, a plain, simple man, modestly trying to serve the interests of a great State.

Co-operation With Legislators.

This affair broke the ice, and after that there was a close intimacy between the Governor and the members of the Legislature, both Democrats and Republicans, and this co-operation soon brought about the enactment of the whole Wilson program. Never before had so comprehensive a program been so expeditiously acted upon by a legislative body. The Legislature had convened in January, and by the middle of April every campaign pledge that the Governor had made had been kept, although the Senate with which he had to deal was largely Republican.

As the legislative session progressed it appeared that certain Democratic Senators were reluctant to follow his leadership. Indeed it was also apparent that the Republicans were alike unwilling to act favorably upon his legislative suggestions. In this situation he summoned the Democratic Senators and reminded them of the party pledges in the platform and served notice that if they did not vote for these measures they would have to explain to their constituents. He then summoned the Republican Senators and said to them, in effect, this: "The legislation proposed was promised in the Democratic platform. That is not your platform. Therefore you are not pledged to this action. But if you obstruct the action I shall have to trouble you to go with me to your districts and discuss these matters with your constituents and tell them why you consider this bad legislation and why you resisted it."

The newspapers of the country soon began to discuss the achievements of the Wilson Administration in New Jersey and immediately the name of the Governor began to be mentioned in connection with the Presidency.

The Grade Crossing Veto.

One of the matters of national importance with which he was called upon to deal during this legislative session was the passage of railroad grade crossing legislation. In response to the agitation that had long existed in New Jersey for the elimination of grade crossings, the Democrats had inserted a radical plank in the platform in reference to it, and, acting upon this, the Legislature had passed a grade crossing bill, to which the railroads of the State strenuously objected. It was a matter of the greatest public interest and importance that for many years had been the subject of bitter controversies throughout the State. While the bill was before the Governor for consideration, the railroad attorneys had prepared long, comprehensive briefs attacking the bill as unjust to the railroads and as containing many features which in their essence were confiscatory. When the bill came before the Governor for final action, no one considered for a moment the possibility of a veto, first, because of the traditional attitude of the Democratic party in the matter of grade crossings; and, secondly, because of the effect a veto would have upon the progressive thought of the country. I recall very well my discussion with him in regard to this most important bill. Realizing that he was at this time looming up as a national figure, and knowing that the progressives of the country were awaiting with keen interest his action on the bill, I feared the effect upon his political fortunes that a veto of the bill would undoubtedly have.

The Baltimore convention was only a few months away and it was clear to me that, no matter how safe and sane were the grounds upon which he would veto this legislation, his enemies in the Democratic Party would charge him with being influenced by the New Jersey railroad interests who were engaged in a most vigorous campaign against the passage of this legislation. In fact, when we came to discuss the matter, I frankly called this phase of it to his attention. I tried to make him see the effects such a veto would have upon his political fortunes, but he soon made it clear to me that he was unmindful of all such consequences. After thoroughly considering the matter, he finally decided to veto the bill. In discussing the matter with me, he said:

"I realize the unjust and unfortunate inference that will be drawn by my political enemies from a veto of this bill, but the bill, as drawn, is unjust and unfair to the railroads, and I ought not to be afraid to say so publicly. I cannot consider the effect of a veto upon my own political fortunes. If I should sign this bill it would mean practically a confiscation of railroad property, and I would not be worthy of the trust of a single man in the State or in the country were I afraid to do my duty and protect private property by my act."

His attitude toward the bill was clearly set forth in the veto, part of which is as follows:

I know the seriousness and great consequence of the question affected by this important measure. There is a demand, well grounded and imperative, throughout the State that some practicable legislation should be adopted whereby the grade crossings of railways, which everywhere threaten life and interfere with the convenience of both city and rural communities, should as rapidly as possible be abolished. But there is certainly not a demand in New Jersey for legislation which is unjust and impracticable. . . . The non-enactment of this bill into law will, of course, be a serious disappointment to the people of the State, but it will only concentrate their attention upon the just and equitable way of accomplishing the end in view. I do not believe that the people of the State are in such haste as to be willing to work a gross injustice either to the railroads or to private owners of property, or to the several communities affected.

Of course, his political enemies made free use of this veto in an effort to injure him throughout the country in every State campaign where his fortunes as a candidate were involved. As a matter of fact, his veto of this bill did shock the people of the State, but when they seriously considered the matter in all its aspects they felt that their Governor had at least done an honorable and a courageous thing in refusing to approve it.

Discussion of him as a strong Presidential possibility was steadily growing. I had felt a delicacy about talking of this with him, but in a walk that we were accustomed to take along the banks of the Delaware and Raritan Canal between office hours I one day made bold to open the subject in this way: "It is evident from the newspapers, Governor, that you are being considered for the Presidency." I could plainly see from the way he met the suggestion that he did not resent my boldness in opening the discussion. I told him that we were receiving letters at the executive offices from various parts of the country in praise of the program he had just put through the Legislature. As we discussed the possibilities of the Presidential situation he turned to me in the most solemn way, and putting his hand to his mouth, as if to whisper something, said, "I do not know, Tumulty, that I would care to be President during the next four years," and then, looking around as if he were afraid uninvited ears might be listening, he continued, "for the next President will have a war on his hands, and I am not sure that I would make a good war President." This reply greatly excited my curiosity and interest, and I said, "With what nation do you think we will have a war?" Very cautiously, he said: "I do not care to name the nation," and our little talk ended. This statement was made to me in April, 1910. Was it a prophecy of the war that was to burst upon the world in August, 1914?

Tomorrow's chapter of the Tumulty narrative will tell the story of Wilson's break with Colonel George Harvey, and the vain efforts to bring about a reconciliation.

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[*To be continued tomorrow*]

STICKING TO HIS SECRETARY

How Wilson, When President, Regarded Attacks on Tumulty's Religion

THE WHITE HOUSE
WASHINGTON

CORNISH, N. H.,
August 6, 1915

Dear Tumulty:

Thank you for sending me the editorials from the World and from Life. You don't need to have me tell you that I say Amen to everything that Life says in the article "Tumulty and Rome." The attitude of some people about this irritates me more than I can say. It is not only preposterous, but outrageous, and of course you know it never makes the slighest impression on me.

Always

Affectionately yours,

Woodrow Wilson

Hon. Joseph P. Tumulty,
Secretary to the President.

29 Nov., 1915.

Dear Tumulty,

Here is the message. I wish you would read it and give me your impression of it.

And please keep it very carefully from any eyes but your own. It is still in provisional shape only, and there are a number of points I am still keeping under advisement.

Faithfully,

W. W.

Almost Daily, When Wilson Was Governor and President, Little Notes of This Sort Passed From Him to His Secretary

WILSON AND COLONEL HARVEY.

Tomorrow's chapter of the Tumulty series will cover the famous case of Colonel George Harvey, at present Ambassador in London.

The Colonel was Woodrow Wilson's friend and political sponsor. Then they parted. The whys and wherefores of their quarrel have furnished a topic of partisan debate for the last nine years. Mr. Tumulty will now tell what he knows about the break.

In later instalments will be explained many Government crises which marked Wilson's stay in the White House. The narrative of the War President's secretary is the most important work of its kind since Nicolay and Hay's "Life of Abraham Lincoln." It is the first intimate and authoritative story of the man who dominated the nation's affairs during our greatest war.

ANTI-HAPSBURG BILL BEFORE ASSEMBLY

Government Proposes to Dethrone Charles and Postpone Choosing a King.

LITTLE ENTENTE SUSPICIOUS

Thinks Hungarians Plan to Restore Dynasty Under Pretext of Free Election.

MADEIRA AS PLACE OF EXILE

Arrangement Completed for Ex-Emperor's Reception, According to Lisbon Report.

Special Cable to THE NEW YORK TIMES.

VIENNA, Nov. 3.—The Hungarian Government today submitted to the National Assembly a bill proclaiming the termination of the rights of the Hapsburg dynasty to the Hungarian throne and postponing the election of a King to a later period.

In Little Entente circles this wording is disapproved of because it is regarded as leaving a loophole for the possibility of a Hapsburg's ascending the throne by means of a free election. Czechoslovak and Jugoslav critics express unpleasant surprise at the attempt of the Hungarian Government to settle the matter in this manner and declare that they cannot feel satisfied with such a solution, and that therefore demobilization is not feasible for the present.

Before ex-Emperor Charles's departure from the Abbey of Tihany he called for the Entente officers guarding him and asked them for a certificate stating that he had been delivered into the keeping of the great powers. Apparently he feared that he might be captured by soldiers of the Little Entente on his journey down the Danube.

His request was granted.

A Censored Message from Charles.

Special Cable to THE NEW YORK TIMES.

PARIS, Nov. 3.—By order both of the Hungarian Government and the Allied Commissioners, ex-Emperor Charles was forbidden to receive any newspaper men during his imprisonment or before his embarkation on the British monitor on which he is on his way to exile. Jules Sauerwein of the Matin, who has been in Hungary since the beginning of the Carlist adventure, however, managed to have a few words with Charles just before he boarded the boat. Charles asked him as a personal favor to convey his message to the world, but the censorship has emasculated the message which M. Sauerwein telegraphed to his paper today. Here is the message as it was received:

"I am leaving Hungary under compulsion and by order of the Government, from which I expected a different attitude. I have only the consolation that my going may prevent greater misfortunes from falling upon my country than are threatened; but I fear that it will not be so, for my presence was only a pretext for the enemies of Hungary to carry out plans which they made long ago.

"I have not deserved the opposition of the great powers, of whom I was never an enemy in my heart. [Passage deleted by the censor] day when Hungary [deleted by the censor] serve her, and that is why I have thought it my duty not to renounce the inalienable rights which belong to me."

BUDAPEST, Nov. 3 (Associated Press).—When Count Stefan Bethlen, the Hungarian Premier, introduced the bill in the National Assembly today, calling for the dethroning of ex-King Charles, and the ousting of the Hapsburg dynasty from Hungary, there were cheers for Charles by the legitimists.

The bill protests against the interference of foreign powers in Hungary, provides for the removal of the Hapsburgs from power and calls for the postponement for an indefinite period of the election of a new King of Hungary. It will come up for debate in the Assembly tomorrow. Count Albert Apponyi, a former Premier, is expected to enter a protest against it.

The measure, which has been approved by the Cabinet, abolishes the pragmatic sanctions or imperial edicts or decrees operating as fundamental laws. The right to issue these decrees was held by the Hapsburg family for hundreds of years, and it was by virtue of one of them that Maria Theresa ascended the Austrian throne in 1740.

Eight days of mourning for Hungary because of the country's humiliation through the recent escapade of Charles has been ordered by the Minister of the Interior. All theatres and other places of amusement are closed.

LISBON, Nov. 3 (Associated Press).—Arrangements have been completed to receive ex-Emperor Charles and ex-Empress Zita of Austria-Hungary as exiles on the Island of Madeira, according to a telegram received here today from Funchal, the chief city of the island.

PARIS, Nov. 3.—The Journal says that negotiations relative to the possibility of interning former Emperor Charles on one of the Madeira Islands, which have been in progress between the allied Powers and Portugal, are nearing a conclusion.

VIENNA IS BEWILDERED BY FANTASTIC PRICES

Suit of Clothes at 60,000, a Dinner at 1,500 in Depreciated Kronen.

Special Cable to THE NEW YORK TIMES.

VIENNA, Nov. 3.—In Vienna, which has been flooded with paper money, one's brain reels under the shock of trying to bring fantastic prices into touch with reality. The charge on a taximeter has now to be multiplied by 100 as the result of the recent taxi strike, so before one has begun to move one owes 100 kronen, and a very short journey takes the price up to 1,000 kronen.

A single handkerchief cost me 880 kronen. Luncheon costs anything up to 1,000 kronen, while if you wish to dine at a cabaret you will pay at least 600 for anything approaching a decent seat, with another 1,000 for a decent dinner, and perhaps 1,500 with hors d'oeuvres. A suit of clothes will cost 50,000 or 60,000 kronen (about $24 at yesterday's exchange quotation) at a first-class tailor's, while I paid 22,000 kronen for a pair of shoes.

"It is 'Easy come, easy go' with Austrian kronen, and Vienna life is a hectic and neurotic joy-ride, in which profiteers, gamblers, speculators and a sprinkling of people in legitimate business, who fear for the stability of their new wealth, jostle with foreigners, reputable and disreputable, who, being here usually only temporarily, joy-ride with the best of them, and perhaps more furiously. People who try to live soberly, as of yore, stay at home and get a headache doing incessant mental arithmetic.

DENIES THAT GERMANY PLANS A NEW WAR

Defense Ministry Says Condition of Country Is Answer to Charges.

BERLIN, Nov. 3.—The Ministry of Defense in a statement to The Associated Press today denied the widespread newspaper reports that Germany was fostering a secret army, utilizing her factories for war purposes and evading the disarmament clauses of the Versailles Treaty generally, in preparation for another war.

"Germany is not threatening the peace of the world; she is in no condition to be a danger," says the statement. "Our military activities are watched in the minutest detail by the Interallied Commission, which is in a position to know whether we have a secret army of three-quarters of a million or have complied with the treaty by its reduction to 100,000.

"Relative to the charges that war material, guns and ammunition have been secretly furnished the civilian population, Germany's internal situation is the best answer, for it is undeniable that such a course would gravely endanger the nation itself, in view of the agitation and unrest in evidence during the last year."

Figures are given in support of the assertion that artillery, rifles, grenades, bombs and ammunition have been destroyed in good faith and that the war army has been demobilized until "not one of the old authorities or troop units remains."

The new army, says the statement, cannot be used as a nucleus for the training of a greater army, in view of the enlistment terms—twenty-five years for officers and twelve years for the rank and file, no substitutes being permitted. Cantonments and arsenals have been abandoned and as far as possible are used now to house civilians.

HARVARD ELEVEN REACHES NEW YORK

Coach Fisher Leads Squad of Forty Men—Will Visit Tiger's Lair Today.

PUNTERS PLAN WORKOUT

Will Test Air Currents in Palmer Stadium—Line-Up Is Not Yet Definitely Decided Upon.

Led by Head Coach Bob Fisher, the Harvard football squad, numbering forty players, arrived in New York last night on the first leg of its journey to Princeton to engage the Tigers in the twenty-third annual contest between these two colleges. The Crimson players went immediately to the Hotel Pennsylvania, where they will remain until noon today. They will then proceed by train to Trenton, N. J., and will motor from there in the afternoon to Palmer Stadium to have a light workout in the afternoon, returning to Trenton to spend the last night before the game.

This practice in the stadium will break a precedent, as a Crimson team has never worked out there before on the day preceding the big game. However, the kickers particularly are anxious to test the air currents in the big horseshoe and Fisher felt that it would be wise to acquaint the team as thoroughly as possible with the field on which the classic battle will be staged.

Accompanying the squad besides Coach Fisher were Coaches Mahn, Wigglesworth, Trumbull, Felton, Watson, Parmenter, Bradley and Woods. Others in the party, which numbered sixty-five in all, were Fred Moore, graduate manager of athletics at Harvard; Dr. Nichols, who looks after the physical well-being of Harvard athletic teams, and Dr. Richards, Chairman of the Harvard Football Committee.

Line-Up Not Yet Decided.

Special to The New York Times.

CAMBRIDGE, Mass., Nov. 3.—There was no football practice for the Crimson varsity football team this afternoon, the party of warriors, coaches, doctors, managers and trainers, numbering more than sixty persons in all, starting away on the trip to Princeton at 3 o'clock this afternoon. Every player on the varsity squad was taken along, with the exception of Gehrke, who has an injured jaw, and even he will follow tomorrow and be on hand at Nassau for the game. Rouillard, whose ankle is broken, went with the team, although there is not a chance for him to play again this season.

Coach Fisher will not decide his final line-up for Saturday until he sees the final workout at Nassau tomorrow. He has still to decide finally whether Tierney, his 196-pound tackle, will be started at tackle or at centre instead of Clark, and probably the condition of the Jersey Field will be the deciding factor.

The eleven surely is in shape after its long season of hard knocks, and the men who will enter the game are sound. Tierney, Fitts and Gratwick are the most susceptible to injury, while Crocker's ankle has mended and Captain Kane has recovered completely from the injury to his side. The Harvard party, in which there are forty players, comprises the following:

Players—Angier, Anthony, Bradford, Brocker, Brown, Buell, Chapin, Churchill, Clark, Conlon, Crocker, Crosby, Field, Fitts, Gordon, Gratwick, Grew, Hartley, Henry, Hobson, Holder, Hovey, Howe, Hubbard, Janin, Jenkins, Johnson, Kane, Kearns, Kunhardt, Ladd, Lee, Lockwood, Macomber, Miller, Owen, Pfaffman, Rouillard, Tierney. Coaches—Fisher, Felton, Mahan, Trumbull, Watson, Woods, Parmenter. Advisory Coaches—Haughton and Wigglesworth. Doctors—Nichols, Richards. Managers—Higgins, Webster, Baker, Barnes, Lafarge, Reynal, Sherburn, Harris. Trainers—Donovan and Dube. Harvard A. A.; F. W. Moore, Graduate Manager.

N. Y. U. IN LONG DRILL.

Varsity Eleven Has Hard Scrimmage—Regulars in Line-Up.

For the first time since the Colgate game Coach Gargan put his New York University football warriors through a long scrimmage session yesterday on Ohio Field. For fully one hour and a half the varsity and scrubs battled, until darkness ended the session. It was a tired lot of violet-jerseyed men that trooped into the gymnasium when Gargan called a halt. The men have been having it easy lately, and a stiff workout was needed to demonstrate that the Violet attack had improved.

The Violet coach used all of his regulars in the line-up yesterday, including Ryan, who has fully recovered from his injuries; Weatherdon and Schraes. Lange, who had been substituting for Ryan, was relegated to the "Omelettes," a team composed of regulars dropped from the line-up. Bourginon also joined this latter aggregation. These two men have shown a brilliant game of football, however, and will probably be used for short periods in the coming games.

Particular attention was paid yesterday to strengthening the defense, while Coach McDonald took care of the offense. Gargan did not use any of his new plays, but stuck to plain, old-fashioned football. The ball was given to the scrubs on the varsity one-yard line several times, with instructions to get it over, but the varsity line was as impenetrable as a stone wall.

Gargan will probably hold one more scrimmage before the Trinity game on election day. From appearances yesterday it seemed that the Violet machine had amassed an amount of power unseen thus far this season, and should crash through the Connecticut boys' line to an overwhelming victory.

At the other end of the gridiron, Coach Frank Wall scrimmaged his freshman eleven against Evander Childs High School. This will be their last tussle before the Bridgeport game, which comes this Saturday. The freshmen showed up well, crashing through their opponents' line for considerable gains on each play.

LEHIGH IN STIFF WORKOUT.

Hard Game Is Expected Tomorrow With Muhlenberg Eleven.

Special to The New York Times.

BETHLEHEM, Pa., Nov. 3.—From early this afternoon until after dark the entire staff of Lehigh coaches worked with the varsity players, who will meet Muhlenberg on Saturday afternoon. Muhlenberg followers are predicting the first victory since football relations were established between the two institutions.

The varsity this afternoon went through a stiff scrimmage, with the scrubs on the defense, and the workout was probably the last offensive scrimmage for the week. Springsteen, McCarthy and Larkin were missing from the line-up, but will probably take part in the scrimmage this afternoon.

It is understood that Muhlenberg has a dangerous man in Crum, the forward pass tosser, and Lehigh forwards will be given a special drill in guarding against such an attack.

PLAYERS CHEERED ON WAY.

Ohio State's Football Squad Is Given Rousing Send-Off.

COLUMBUS, Ohio, Nov. 3.—Thirty members of the Ohio State University football squad were given a rousing send-off here tonight by several thousand students and local football fans at the Union Station as the players departed for Chicago, where State is to play Chicago Saturday afternoon. Nine other members of the squad will leave

Poe Memorial Football Cup Is Awarded to Don Lourie

Special to The New York Times.

PRINCETON, N. J., Nov. 3.—Donald Bradford Lourie of Peru, Ill., all-American quarterback last Fall and pilot of this year's Princeton football team, was tonight awarded the Poe Memorial Cup for 1920 by President John Grier Hibben of Princeton University at a mass meeting of the 2,000 undergraduates.

The cup is given each year to that member of the Princeton football team who best exemplifies loyalty to Princeton, courage, determination, fairness in the game, self-control and modesty, and is in memory of Johnny Poe of the class of '98, one of Old Nassau's most famous gridiron warriors. He was killed in action in France while a member of the famous Canadian Black Watch. The cup is a gift of his mother, Mrs. John P. Poe of Baltimore.

A. C. Gennert, centre of the '17 and present freshman coach, was the first recipient of the cup. The only other man to receive it was Robert Maurice Trimble, known to football fans as the great "Maury" of the 1919 Tiger eleven. In 1918 there was no award.

ARMY READY FOR NOTRE DAME GAME

Breidster Is Back at Guard in Brief Scrimmage—Punters Show Weaknesses.

Special to The New York Times.

WEST POINT, Nov. 3.—The Army's hard work was finished today in preparation for the Notre Dame game Satrday. The scrimmaging was brief and productive of no scoring. Goodman, who has been playing at Breidster's position at left guard, moved over to Davidson's place at tackle on the varsity in today's workout. Breidster, as good as ever, was in at guard and will probably start against the Hoosiers. Goodman will be called upon to face Notre Dame in Davidson's position. Smythe, Wood, Lawrence, Richard Dodd and Warren alternated behind the line.

The practice today featured, besides the brief scrimmage, a defensive formation against Notre Dame plays, a sharp signal drill and a punting session with Wood and Smythe doing the kicking which by the way, was mediocre.

The army is apprehensive of Notre Dame's air line atack and spent a long period forming a defensive to block it. The Notre Dame squad is expected here tomorrow in time to work on the army's gridiron during the afternoon.

CUB ELEVENS TO CLASH.

Harvard and Princeton Youngsters Meet Tomorrow.

The second game of the football series to decide the Big Three freshman championship will be played tomorrow, when the Princeton yearlings meet the Harvard first-year men at Soldiers Field. On the following Saturday, the Yale freshman team will clash with the Crimson plebes at New Haven in the final game of the series.

In spite of the fact that the Princeton freshmen will outweigh the Harvardites by about ten pounds to the man, the Crimson is rated as having an equal chance for victory, although handicapped by injuries throughout the season. Brooks Harlow, former Groton left halfback, is still out of the game and will probably be unable to get into the line-up against the Tiger. Jack Hammond, one of the most promising backs on the yearling squad, has also been handicapped by injuries. George Braden, brother of the redoubtable James, Yale's former line smasher, has been used in the backfield, but it is doubtful whether the former Worcester Academy athlete will be called upon to start the game with the Princeton freshmen. Herbert Ellis and Roger Doherty, former Boston Latin captains, are sure to be used during the afternoon. Frank Akers, former St. Mark's back, probably will start at quarterback. At present he has the call over Philip Spalding from Milton Academy.

Coach Campbell has a barrier that will average only 165 pounds, which is below the usual weight for a Harvard freshman line. Captain P. H. Theobold, D. J. Dunker, H. H. Davenport and Hubbard are the most likely to get their numerals among the guard candidates. Dunker, a former Exonian, is not in the best of physical condition, but is recovering rapidly. Greenough, Groton; Codman, St. Mark's; Snow, Hotchkiss; McGillen, Worcester; Curtis, St. Mark's, and Bohlen, St. Paul's, will be in the line between the ends. The extremities will be in charge of Robb, Exeter; La Farge, Groton; Chase, Milton, and Findley, Exeter.

The Tigers have not made an auspicious record thus far, for, following two overwhelming victories, defeating Peddie 33 to 0 and East Orange High 35 to 0, the Nassau youngsters have suffered three defeats in a row, losing to Mercersburg, 7 to 0, to the Kiskiminetas, 35 to 0, and to the Yale yearlings, 6 to 0. A. J. Barry, last year's Exeter captain, is leading the Princetonians this year, and, together with Bobeker, he is the heart of the Princeton attack. Since freshman relations were resumed after the war, Harvard has not defeated Princeton. Last year the game ended in a deadlock at 17—all.

The records of the Harvard, Yale and Princeton freshman teams thus far are as follows.

HARVARD '25.		PRINCETON '25.	
7—Worcester Acad.	0		
0—Andover	10	33—Peddie	0
3—Exeter	0	35—E. Orange H.	0
YALE '25.		0—Mercersburg	7
25—Hotchkiss	0	0—Kiskiminetas	35
7—Exeter	0	0—Yale '25	6
0—Andover	0		
6—Princeton '25	0		

MIDSHIPMEN PREPARED.

Navy Has Last Hard Practice for Bucknell Game.

Special to The New York Times.

ANNAPOLIS, Md., Nov. 3.—With all the regulars present except Right Tackle King, who is nursing a bad leg, the Naval Academy varsity engaged this afternoon in their last hard practice before meeting Bucknell on Saturday. It will be the last home game for the Midshipmen, and Bucknell is expected to put up a hard fight and is understood to be particularly strong in backs.

Wiedorn took King's place, and Hudgins, a 220-pounder from the new class, has taken Wiedorn's place as substitute guard.

The backfield used this afternoon and the one which will be used against Bucknell is the same which started against Princeton, with Conroy, Koehler, Barchet and Hamilton. Two teams from Squad B, using Bucknell's plays, were used successively against the varsity this afternoon. The latter was kept on the defensive two-thirds of the time, and there were many exchanges of punts. Barchet received the ball well and kicked for fair distance, though his running back was hindered by the soft field. Noyes, McKee and Wallace also gave much time to punting, and this phase of the team's play is improving.

Braves Seek Training Camp.

BOSTON, Nov. 3.—The Boston Braves will not return to Galveston, Texas, to train next Spring. Manager Fred Mitchell said today that he was looking elsewhere for a Spring camp. An excess of moisture at Galveston was one of the reasons given for the decision to change.

DASH AND VIM IN TIGER SCRIMMAGE

Princeton Shows Power in Last Hard Drill—Students Hold Big Mass Meeting.

Special to The New York Times.

PRINCETON, N. J., Nov. 3.—Princeton's football eleven held its last hard practice before the Harvard game this afternoon in the Palmer Stadium, while 1,300 undergraduates cheered the men to the echo. The eleven very clearly was benefited by the appearance of the cheering section, and went through the drill with renewed snap and drive. The spectator was vividly reminded of the days before the Harvard-Princeton battle in 1919, when the Tigers staged a come-back after losing two preliminary skirmishes, rushed the Crimson off its feet and secured a tie at 10 all.

Tonight the undergraduates staged a monster mass meeting in Alexander Hall, with addresses by President John Grier Hibben, Head Coach Bill Roper and Hack McGraw, Captain of the 1919 eleven. The meeting was preceded by a parade through the campus and Nassau Street, the snake-like formation containing practically all of the 2,000 enrolled in the university. Only the Yale and Harvard games can rouse the pent-up enthusiasm which was loosed tonight, and the students clearly demonstrated to the members of the team, seated on the stage, that they were behind them to the limit. Princeton does not quite know how to look at the game of Saturday, but there is a general feeling that the eleven will find itself when it meets the first of the two great tests of the year.

Varsity in Scrimmage.

Scrimmage was held today for the first and last time this week, and lasted about half an hour. The varsity line participated in the game, but all the backs except Ralph Gilroy occupied themselves with less strenuous exercise while their team mates were busy subduing the scrubs. One touchdown was registered by Ken Smith following a straight march down the field.

After the score was made the scrubs were given the ball. They launched an attack that is supposed to be similar to the Harvard offense. Practically all the plays were smothered, however, and after twenty minutes of futile attempts the Omelets found that they had advanced the ball just ten yards. Downs were not counted.

When the coaches were convinced of the superiority of the first eleven, Don Lourie and Howard Van Gerbig tried some punts from regular formation, with the scrubs attempting to break through and block the kicks, and in two cases succeeding. Lourie averaged forty yards and Van Gerbig forty-five, but the former will do the booting against the sons of Harvard.

Ken Smith and Pink Baker later disrayed their skill at drop-kicking with fair success. After four failures from the 30-yard line, three of which were wide and one blocked, Smith sent five through the bars in rapid succession. Baker then took his turn and floated over three of his six tries. Two barely missed, but a third was blocked by Jerry Glass, left end of the Omelets.

After this the scrubs were released for the day, but the first two varsities remained on the field for a long signal drill.

The line-up on the varsity that is expected to face Harvard was as follows: Left end, Snively; left tackle, Kock; left guard, Lipscomb; centre, Wittmer; right guard, Morgan; right tackle, Hooper; right end, Stinson; quarterback, Lourie; left halfback, Gilroy; right halfback, Garrity; fullback, Cleaves. With the exception of Lipscomb, this combination is certain. Bakker who has been out with a slight injury since the Chicago game, may be in at his old place at guard instead of Lipscomb, but this will not be decided upon until Saturday.

Lourie in Good Shape.

Don Lourie, All-American quarterback of last Fall, who has been on the side lines since the Colgate battle on Oct. 8, has not scrimmaged since that time, and will get his first real workout in the game itself. Roper has been particularly careful of his star pilot since his injury, but does not think that the lay-off will hurt him because of constant exercise of less strenuous character for the past month.

Hank Garrity is in practically the same position. He was hurt a week earlier than Lourie, in the Swarthmore fray, and since then has played only for a few minutes in the Chicago game and for a quarter of the Virginia game. He has not scrimmaged during this time in practice. Without exception, however, all the men are in good condition, and ready for the whistle.

The Harvard squad is due at Trenton tomorrow morning, and in the afternoon will travel to Princeton for a short drill. The Tigers will work behind closed gates again tomorrow, merely perfecting the plays which they will stage against the Crimson.

YALE ELEVEN SCRIMMAGES.

First-String Backfield Plays With Second-String Rush Line.

Special to The New York Times.

NEW HAVEN, Conn., Nov. 3.—Yale's last routine scrimmaging of the week, perhaps the last before the Princeton bout of next week, consisted of pounding the scrubs into shreds by a varsity attack from a first-string backfield and a second-string rush line. This unique combination, Head Coach Tad Jones said tonight, was extremely likely to face Maryland State University Saturday, but Jones added that he intends to use at least twenty-five players before curfew is sounded.

The made-over varsity today reeled off two touchdowns. Both of them were taken over by Joe Oed, the third-string fullback, after both Bill Mallory and Ted Wight had retired. Oed closed a series of gains which totaled seventy yards by plowing through centre for the score after he had made twenty yards on a forward pass from Dynamite Murphy. He was the chief actor in the play that produced the next touchdown when he intercepted one of the scrubs' pet passes, Hipple to Calhoun, and traveled back fifty yards to the scrubs' 15-yard line before he was toppled from behind. He finally broke through for the next tally.

The scrubs made the varsity look dizzy in the last few minutes, finally scoring twice. Beale's forward passes to Calhoun, following an intercepted varsity pass, finally placed the scrubs at the varsity 5-yard mark, where Calhoun was shot over on another pass of the Princeton type. Just before the drill closed Warren kicked a field goal. For the reserves, Emerson Quaile was present for scrimmage duty for the first time this season, replacing Hiddan for a few minutes.

Only Deaver of the regulars played in the line. Lincoln was at left end, Hidden and Esselstyn tackles, Mackay and Cross, guards, Norris, centre. The regulars started in the backfield with Becket at quarter, Aldrich and Jordan, halfbacks, and Mallory, fullback. Very soon, however, Russell Murphy went in at quarter, Neidlinger and Oed at halfbacks and Speiden at fullback. Later Haas took Speiden's place, Dutton and Butler went in as ends, Quaile and Miller as tackles and Trippe and Batty as guards. Mike Eddy was in street clothes, and it is doubtful if he will be able to play before the Harvard game. Ed Blair, the big left end, who was captain of the freshmen team last year, is out of the game with some bruises and will not play against Maryland Saturday, but will be in shape to play against Princeton. Ex-Captain Burr Chamberlain joined the coaches.

Wins Lafayette Net Honors.

Special to The New York Times.

EASTON, Pa., Nov. 3.—Hugh McIlwain, former Central High School athlete, won the annual Fall tennis championship tournament of Lafayette College here today, defeating Sid Cullingham of Omaha, Neb., 4—6, 6—3, 6—4, 6—4.

COLUMBIA RALLIES TO TEAM'S SUPPORT

Students Plan Huge Mass Meeting for Tonight—Final Cornell Drill Today.

The stage hands were busy yesterday setting the stage for the Columbia-Cornell football battle at the Polo Grounds tomorrow afternoon. With the Cornell squad of thirty-five started on the trip to New York, Coach Frank J. O'Neill of Columbia lightened his workout perceptibly at South Field and began trimming off the corners in preparation for the Blue and White's big game of the gridiron season.

Undergraduate leaders were also active at Columbia yesterday preparing for a big student mass meeting which will be held tonight at 8 o'clock in the University Commons. The chief speaker, as placards around the campus attested, will be "Fighting Bill" Donovan of the likewise Fighting Sixty-ninth, a Columbia alumnus and trustee. Colonel Donovan will share the speech-making responsibilities with Coach Buck O'Neill, Captain Francis Scovil and Bert Putnam of the class of '97.

The two alumni will speak on behalf of the student body and graduates, while the coach and team leader will bring assurances from the eleven men who will carry the brunt of the attack tomorrow. Indications yesterday were that the mass meeting would excel in enthusiasm and numbers any assembly that has been tried since the restoration of football six years ago. The student leaders were busy rounding up the undergraduates, and the heads of all recent graduating classes sent out notices to alumni in the vicinity of this city.

Workout for Cornell.

While Columbia is preparing for a big comeback after the disastrous Williams defeat last Saturday, the Cornell delegation, composed of thirty-five players and enough coaches, trainers and managers to bring the total to fifty, will arrive here and establish headquarters at the Hotel McAlpin. It is Coach Gilmour Dobie's plan to have a brief practice session at the Polo Grounds this afternoon in order to get better acquainted with the lay of the land and with the wind currents that may swirl tomorrow over the Harlem athletic field.

The Big Red team will be followed tonight by a cheering section of several hundred students, who will be accompanied by a band of forty pieces. The Ithacans will sit in the north stand tomorrow, with Columbia and another band ensconced in the section of seats across the field. The sale of tickets to the general public indicates, according to Graduate Manager R. W. Watt, a crowd of close to 30,000. It is hoped at least to equal the attendance of about 25 000 at the Penn State-Georgia Tech contest last week.

Columbia's gingery showing in this week's practices and the effects of the "pep" meeting held by the students at Wednesday's South Field workout have combined to lighten some of the gloom that has enshrouded Morningside Heights. There is no talk of a victory tomorrow, but the widespread belief exists that if O'Neill's warriors play the kind of football they are capable of the Ithaca team will be held to a low score, and perhaps a tie. The Brown game of last Thanksgiving, in which an obscure Columbia eleven held the Brunonians, who had beaten Dartmouth, to a tie score, is presented as an analogy.

The effect of this student drive on the varsity players has been one of the noteworthy features of the week's workouts. Coach O'Neill had no difficulty yesterday keeping the squad on its toes. The athletes went through the session with snap and ginger, although O'Neill prescribed for them nothing more strenuous than a signal drill and a long exercise in offensive play at the kickoff.

Drill in Catching Kicks.

The latter phase of the workout consumed most of the afternoon. Line Coach Tom Thorp presided in the role of kicker, and O'Neill drilled the varsity in catching the kickoff, forming interference and carrying the pigskin down the field. Later the seconds were sent down the field under the ball, but there was no tackling allowed.

The heavy work in the program for the Cornell game has been completed, and the chief consideration now is to keep the men from getting too fine. In order to keep the varsity from getting "overfootballed," O'Neill will make todays' practice even lighter than yesterday's.

Ralph Forsyth, varsity end, who injured his leg in the Williams tussle, was back in uniform yesterday, after a few days on crutches. The flank defender took things easily, and let Kienninger do the heavy work at left end. Forsyth is in good shape, but it is not considered likely that he will start against Cornell.

Both Anderson and Burtt worked out at quarterback, and both have a chance of starting tomorrow, with Burtt's prospects the brighter. Moszczenski, Koplasch and De Stefano again made up the backfield, and this trio will face Dobie's men tomorrow.

CORNELL ON ITS WAY.

Ithacans Send Squad of Thirty-three for Columbia Game.

Special to The New York Times.

ITHACA, N. Y., Nov. 3.—Thirty-three Cornell football players left here at midnight for New York for the annual game with Coumbia at the Polo Grounds on Saturday. A noisy student demonstration preceded the team's departure, but it terminated rather early because it was Coach Dobie's wish that the team and substitutes get to bed two hours before the train pulled out.

The Ithacans are in satisfactory shape for the battle but are claiming nothing in advance of the game. Coach Dobie has warned them that nothing but their very best will do, and the consensus of Cornell opinion expects Columbia to put up her best game of the year.

Although Coach Dobie did not officially announce the Cornell line-up for Saturday, it may be taken for granted that the team that overwhelmed Dartmouth will start against Columbia, though Dobie may start Olney at fullback in place of Lechler. As Olney proved every bit as good a line plunger as Lechler and played a better defensive game, the change will not weaken the team. The varsity players, who rehearsed their list of plays rather fully at Schoellkopf Field late today, gave every evidence of being in first rate shape for the game, though it is not expected that they will be keyed up as they were last Saturday. The practice showed the team well equipped with an aerial attack, and the running was smooth.

SNELL BACK IN INFIRMARY.

Penn State Again Loses Captain—Baer and McCollom Also Out.

Special to The New York Times.

STATE COLLEGE, Pa., Nov. 3.—Penn State's hopes of having Captain Snell in the line-up against Carnegie Tech on Saturday were dashed today when the Blue and White leader returned to the college infirmary with a recurrence of his throat ailment. Snell had been playing regularly this week and seemed to be fully recovered from his trouble, but the cold, damp weather appears to have started further irritation. It is hoped that by careful attention he may be brought around early next week.

As if this were not trouble enough, Trainer Bill Martin also reported that Ray Baer, the big guard, has not progressed as rapidly as was expected, and he will also probably witness the game from the side lines. Baer was hurt in the Georgia Tech game. Logue will take Baer's place at guard, while Knabb, who did such great work in the Georgia Tech game last week, will go to fullback in place of Snell. With McCollom, left end, also out of the line-up, Penn States is badly crippled for the game on Saturday.

Women Are Admitted on Even Terms in Harvard Athletics

Special to The New York Times.

CAMBRIDGE, Mass., Nov. 3.—Women, for the first time in the history of Harvard athletics, have been allowed to make application for football tickets for the game with Yale. The Athletic Association has ruled that full time women students in the graduate school of education may apply for tickets exactly as the students in the other graduate departments of the university. Thirteen have taken advantage of the ruling.

M. L. T. A. VOTES FOR TENNIS HOME RULE

Local Body Will Advocate Amendment to National Association's Constitution.

Home rule was the governing factor in a debate of the Metropolitan Lawn Tennis Association, which met at the Yale Club on Tuesday evening and announced its deliberations yesterday. Eighty clubs were represented in the meeting, and those eighty votes meant 10,000 in the meeting of the United States Lawn Tennis Association.

The clubs in the metropolitan district made a strong appeal for home rule. To that end they offered an amendment to the constitution of the national body. This amendment will designate the metropolitan territory as a district apart, with its own sectional delegate as a member of the National Executive Committee. One of the most influential members of the Metropolitan Association, Charles Chambers, made it evident that Robert Lindley Murray, the present New York sectional delegate, could not possibly represent the association satisfactorily from Buffalo. The great majority of the competitions are decided in the metropolitan area, and directing them from a distance of 500 miles is certain to be unsatisfactory. If the proposed amendment passes at the national meeting the Metropolitan Association will be self-governing, as are the West the Pacific Coast in the determining of the dates and other details of local tournaments.

Another important feature of the meeting was the debate upon the wisdom of seeding the draw henceforth in national and other championships. There was an even break between those who wished the rules changed to apply only to the national championships and those who declared that the suggested change should apply to all tournaments or to none. There was never any doubt as to the opinion of the meeting regarding the importance of seeding the draw in national tournaments. The lessons of the past season had borne fruit. But there were many among those who attended the meeting who contended that the issue was less sharply drawn in metropolitan tournaments and that the newcomer in tournament play should be given the same equality as the veteran.

It was apparent from this debate that the vote of the Metropolitan Association will be split upon some matters in the meeting of the National Association. There is also a distinct difference of opinion upon the advisability of continuing invitation tennis tournaments under a national sanction or of disregarding them altogether in the awards of next season. Upon the election of officers for next season the association will vote as a unit, Julian S. Myrick, the present President, being the favorite for re-election.

It was stated during the deliberations of the Metropolitan Association that the ranking of players in the district would be ready for publication by Sunday, Nov. 20. The task of making up the long list of more than 100 players has been pushed forward at the request of the National Association. The national list of twenty will not be issued until after the Metrooplitan list has appeared. William M. Fischer of the University Heights Club, Chairman of the Ranking Committee; Walter L. Pate and Frank T. Anderson reported that the list was practically completed. The announcement was made that the human equation and not mathematical formulae had been employed to determine the rankings.

The meeting was presided over by Charles S. Landers, President of the association; Jones W. Mersereau, the incoming President; Charles Chambers, Albert J. Ostendorf, Louis B. Dailey, Haddon M. Ivins, C. G. Heylmun and J. G. Ogilvy.

PICKS FORDHAM LINE-UP.

Coach DuMoe Announces Men Who Will Start Against Georgetown.

The Fordham football squad, thirty strong, will leave this morning for Washington to meet Georgetown tomorrow at the American League ball park in that city. Of the thirty making the trip, there will be twenty-three players, enough men to make more than two complete elevens. The rest of the party will be composed of Joe DuMoe and Charlie Brickley, the Maroon coaches; Jake Weber, the veteran Fordham trainer; Father S. J. Robb, S. J., the Faculty director of athletics, and the student manager and his two assistants.

It was not until the last minute of yesterday's practice session that DuMoe decided on the line-up for the Georgetown game. DuMoe was hesitant, but finally picked the following: Healy and Woodward, ends; Fallon and Hogan, tackles; Larkin and Strand, guards; Bowler, centre; Conniff, quarterback; Meyers and Seitz, halfbacks, and Thornton, fullback.

In this list of starters there are three who failed to start against Boston College last Saturday. They are Hogan and Larkin, who have been out of the game since the Lafayette tussle, and Seitz, who broke into the Boston game in the last half. Hogan and Larkin displace Brennan and Johnson on the line, while Seitz takes the place of Charlie Gately at right halfback. It is more than possible that Captain Fitzpatrick will play some part of the game at end.

COACH IS UNDECIDED.

Lafayette Mentor May Start Either Elliott or Seasholtz.

Special to The New York Times.

EASTON, Pa., Nov. 3.—Dr. "Jock" Sutherland of the Lafayette College team, tonight said he was still undecided as to whether he would start "Dutch" Seasholtz or "Doc" Elliott at fullback this Saturday when Lafayette meets the University of Pennsylvania in the annual game at Philadelphia.

Ever since Elliott broke into the Lafayette lineup because of Seasholtz's injury during the Bucknell game, the battle for the fullback position has been very keen. Both have proven to be line smashers of the highest type. In today's light practice, which consisted only of signal drill, Elliott was at fullback and because of Schwab's absence, Russ was at guard.

The first mass meeting and smoker of the year will be held tomorrow evening in Brainerd Hall. The speakers will be Coach Sutherland, Captain Lehecka, Physical Director Harold Anson Bruce and Professor Francis A. March.

LONG CARD FOR SWIMMERS.

Ten Dual Meets on University of Pennsylvania Aquatic Schedule.

PHILADELPHIA, Nov. 3.—Ten dual meets, in addition to the intercollegiate championships, are on this Winter's schedule of the University of Pennsylvania swimming team. The schedule, which was made public today, follows:

Dec. 9, College City of New York, at New York.
Jan. 14, Yale, at Philadelphia.
Feb. 10, College City of New York, at Philadelphia; 15, Columbia, at Philadelphia; 17, Yale, at New Haven; 18, Brown, at Providence; 24, Princeton, at Philadelphia.
March 3, Columbia, at New York; 14, West Point, at West Point; 17, Princeton, at Princeton; 25, Intercollegiates, at Philadelphia.

RUTH MAKES DEBUT AS VAUDEVILLE STAR

Starts Tour in Mount Vernon in "That's Good"—Landis Joke Earns Applause.

Special to The New York Times.

MOUNT VERNON, N. Y., Nov. 3.—Babe Ruth, billed as "The King of Swat," which is no new appellation for him, made his long-heralded stage début tonight in Proctor's Theatre in this city, ably sustained in his hour of trouble by Wellington Cross and by a pianist, who interfered only in the accompaniment of a couple of songs.

Ruth and Cross made an auspicious start in their sixteen-week tour in a sketch dubbed "That's Good" and subtitle "A Satirical Home Run." The act proved naturally to be chiefly joose patter and the Babe, concealing any new nervousness that may have affected him, held up his end very well, indeed.

A crowded house was on hand and the applause, of evident spontaneity, compelled Ruth to make a brief curtain speech. He even indulged, in the course of the sketch, in a topical song dialogue with Cross, entitled "Little by Little," and, despite a cold, the slugger unblanketed a not unpleasant baritone voice. He got the jests and jibes over well, too, the chief outburst occuring when, after the Babe had received a stage telegram from Judge Landis and had been asked by Cross, "Is it serious?" Ruth answered, "Should say it is: 75 cents collect."

Ruth held quite a reception after he had concluded his performance. He declined to comment on the action of Judge Landis in his barnstorming case.

GEDEON IS BARRED BY LANDIS'S RULING

Action Accepted as Precedent Should Former White Sox Seek Reinstatement.

CHICAGO, Nov. 3.—Joe Gedeon, former infielder of the St. Louis American League club, was placed on the ineligible list tonight by Judge Kenesaw M. Landis, commissioner of baseball.

The action followed a telegram from William McCarthy, President of the Pacific Coast League, to Judge Landis, inquiring about the status of Gedeon, who was scheduled to participate in a game on the coast in which a number of Coast League players were to take part.

Judge Landis replied telling McCarthy to advise his players not to participate in any games in which Gedeon appeared.

Gedeon was given his unconditional release by President Phil Ball of the St. Louis Browns, shortly after he had appeared before the Cook County Grand Jury and testified regarding the alleged throwing of the world's series in 1919, by certain members of the Chicago White Sox to the Cincinnati Reds. During the last season Gedeon did not appear in any organized baseball games.

Gedeon was not indicted in connection with the 1919 world series scandal, but he was said to have told the jurors that he had information relating to the alleged throwing of the series, and that he had informed some of his friends. He also was said to have been present during the discussions of the alleged conspiracy.

None of the indicted players, who were later acquitted by a jury in Criminal Court here, has made application to Judge Landis for reinstatement in organized baseball, and the action of the commissioner in the case of Gedeon was looked upon here tonight as setting a possible precedent for action if reinstatement is requested by them.

THINKS RUTH WILL BE PAID.

Barnstormers to Get World's Series Money Soon, Ruppert Believes.

The agitation at the offices of the New York Yankees yesterday over the report from Chicago that the world's series checks of Babe Ruth, Bob Meusel and Bill Piercy had been held up by Commissioner Landis was not greater than that created commonly when one smoker asks another for a light.

"We are only innocent bystanders in this matter," said Colonel Jacob Ruppert, President of the Yankees.

"The whole affair is in the hands of Judge Landis. However, it appears entirely unlikely that the players who went on the barnstorming trip will be long deprived of their shares of the world's series receipts."

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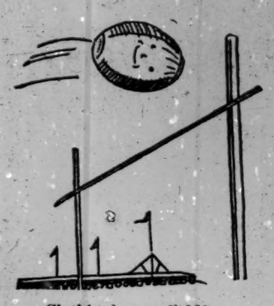

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WANTED — Intelligent Citizens, Residents of New York County, adherents of the Democratic or Republican Political Parties, to serve on November 8th (Election Day) as Poll Clerks, Ballot Clerks or Canvassing Inspectors. Compensation fixed by law, viz: Ballot Clerks, $6; Poll Clerks, $10; Canvassing Inspectors, $6. Apply between 9 A. M. and 8 P. M. at Borough Office, Room 1835, Municipal Building, Centre St., Manhattan.

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STRANGLER LEWIS OUTCLASSES POLK

Former Champion Scores Straight Falls in Wrestling Bout in 6:40 and 4:19.

RIVALS UNEVENLY MATCHED

Lewis Weighs 236 and Polk 185—Season Gets Inauspicious Start at Lexington Theatre.

The wrestling season made its 1921-22 bow before the New York sporting public at the Lexington Theatre last night, when Ed (Strangler) Lewis, shorn of his title and his famous headlock, staged a new-comer by the name of Joe Polk. Judging by the manifestation which followed the conclusion of the main bout, which Lewis won in two, short-order falls, the inaugural was by no means a successful one, for the crowd gave a demonstration of its displeasure at the unsatisfactory match-making.

Lewis's first fall was gained after 6 minutes 40 seconds of wrestling in which there was never any question as to the ultimate outcome. His second and concluding fall required but 4 minutes 19 seconds.

Polk, coming from Santa Barbara, Cal., and hailed as the inter-allied champion, was no match for his better-known rival for whom it was the first local appearance on the mat since last May, when he lost his title as champion to Stanislaus Zbyszko in the Twenty-second Regiment Armory.

When the pair entered the ring it was evident that Polk had little or no chance. Lewis towered over him in both height and breadth. Polk looked like a pigmy in comparison. He weighed 185 pounds and Lewis 236. Once on the mat Lewis was his complete master, wearing his victim down by his greater strength and skill.

Loses No Time.

Lewis lost no time in getting down to work and shortly after the bout started he almost pinned his opponent down with a crotch hold, but Polk managed to wriggle out. A short time later, Lewis, possibly forgetful of the fact that the headlock hold, through which he had gained fame, had been barred by the new rules adopted by the State Athletic Commission, started to work his famous headlock, but before he had gone very far with it, Polk again broke away.

After they had sparred around on the mat for a time, Lewis got a double-wrist lock on Polk, applying his massive weight, soon had the coast wrestler's shoulders pinned to the mat and Referee John Fleason awarded him the fall. The time was 6:40.

When Lewis made his appearance after the intermission, the crowd, evidently displeased with the one-sidedness of the affairs, greeted the former champion with boos and catcalls. Polk evaded Lewis for a time but finally Lewis managed to get a double-body lock on his opponent and, after a brief struggle, turned his man slowly but surely over, pinning his shoulders on the mat, ending the match. The time of the second fall was 4:19.

At the conclusion, many of the spectators quenched their thirst for action by gazing at the posters showing a couple of equally matched wrestlers engaged in an apparently lively set-to.

First Bouts Under New Rules.

Although the main bout in itself was an unattractive one by reason of the disparity of weight between the two principals, there was an interesting angle to the show, which was the first held under the radically modified rules of the new State governing body. Under the new rules the more formidable holds are no longer permitted. The vicious headlock, through the perfection and application of which Lewis gained fame, was, of course, banned during the last season. The new rules, however, have also been aimed at the crushing body-scissors applied by Joe Stecher and the toe holds as used by the two Zbyszkos.

It was evident from the size of the audience that the efforts of the commission to put the sport back on the plane it occupied in the old days had detracted from the interest, for only a moderate attendance greeted the principals when the main bout started. The spacious house was less than half filled.

The real action of the evening came in the two preliminary bouts. In the semi-final Renaldo Gardini, the Italian champion, won from Mike Romano, champion of the Balkan States, in straight falls. Romano, lacking any of the skill of his rival, went down after 7 minutes 15 seconds of wrestling, Gardini winning with the bar and body hold. It took Gardini only 4 minutes 5 seconds to effect the second fall, this one with a head and arm lock.

In the second bout there was the only example of the effect of the new legislation. Gardini managed to get a head-scissors on Romano, but Referee Fleason promptly called the men to the centre of the mat.

In the preliminary bout Martin Ludeke, champion middleweight wrestler, and Cyclone Ross, a light-heavyweight, wrestled twenty minutes, the judges calling the affair a draw.

GREEN'S CENTRE RETURNS.

Suttmeier Leaves Dartmouth Hospital Squad—Scrimmages Continue.

Special to The New York Times.

HANOVER, N. H., Nov. 3.—Dartmouth's football prospects took a turn for the better today with the return of Suttmeier, centre, to the squad. He suffered a broken rib in the Tennessee game three weeks ago and has been laid up ever since. It is expected that he will be worked regularly at centre now, replacing Seavey and Swenson, whose work was way below par against Cornell last week.

Coach Cannel continued his policy of hard scrimmages today, keeping the men at work from 3 o'clock until long after dark. A continuance of the drill on fundamentals, begun by Cannell immediately after the Cornell disaster, is expected for the remainder of the week.

The student body is united behind Cannell and there is little of the dissatisfaction usually felt after a decisive beating such as Dartmouth suffered at the hands of Cornell. The blame for the disaster is considered by the students to belong in no sense whatever to Coach Cannell, and he is being accorded universal support by the undergraduate body.

OLD RIVALS TO CLASH.

Amherst and Wesleyan to Renew Hostilities Saturday.

Special to The New York Times.

AMHERST, Mass., Nov. 3.—The game between Amherst and Wesleyan Saturday on Pratt Field will be the first this year in the annual Amherst-Williams-Wesleyan series. The outcome of these three contests will practically decide the football championship among the smaller New England colleges, as these three teams are considered the strongest in that class. Saturday's game will decide whether Amherst or Wesleyan will fight Williams later for the championship.

The Amherst eleven went through a tough schimmage today against the scrubs and in tomorrow's practice will put the finishing touches on the plays to be used against Wesleyan. Saturday's game will be watched by a large crowd of Amherst alumni who are back for the annual fraternity initiation and for the meeting of the alumni council which will take place tomorrow.

Dartmouth to Honor Captain Of Its First Football Team

HANOVER, N. H., Nov. 3.—Clarence Howland, '84, of Catskill, N. Y., Captain and organizer of the first Dartmouth football team, will be presented with a silver loving cup on Nov. 16, the fortieth anniversary of Dartmouth's first intercollegiate contest. Plans announced today provide for the purchase of the cup from funds to be raised by popular subscription among Dartmouth alumni, with the presentation to be made at a mass meeting of students here. Howland will be the guest of honor on the Green eleven's trip to New York for the game with Syracuse on Nov. 19. Dartmouth's first football game, played against Amherst on Nov. 16, 1881, resulted in victory by one touchdown.

WEINERT AND GREB READY FOR GONG

Rival Heavyweights Head Tonight's Boxing Card at Madison Square Garden.

Charley Weinert, clever and hard-hitting Newark heavyweight, and Harry Greb, Pittsburgh's lively light-heavyweight, are the boxers who will meet in the principal bout at Madison Square Garden tonight. The men are scheduled for fifteen rounds as the main attraction on a card wherein Promoter Tex Rickard has arranged for exhibitions by six candidates for recognition in the ring's heavier classes. Preceding this bout three eight-round contests will be held. In two of these preliminaries light-heavyweights will be the principals. Fay Keiser, Cumberland boxer who made a pronounced impression with his showing against Billy Shade of San Francisco, will engage Young Bob Fitzsimmons, son of the famous old fighter of that name, and Eddie O'Hare, Harlem boxer, will engage Hughey Walker, Kansas City light-heavyweight. The third eight-round bout will bring together a pair of featherweights, Charley Beecher of the east side, and Vincent (Pepper) Martin, Brooklyn boxer, who has attracted considerable attention as a result of his ring exploits in bouts in New England.

The Weinert-Greb contest will introduce a pair of boxers of recognized ability. The contest has been arranged for the purpose of determining a rival for Bill Brennan, Chicago heavyweight, who is expected soon to participate in a contest at the Garden. It is announced that Brennan has consented to meet the winner of the forthcoming struggle. Weinert, through his manager, Billy McCarney, has been persistently seeking a match against Brennan, and it is said the Chicagoan has consented to such a battle in the event that Weinert scores a victory over Greb.

HERMAN ARRIVES HERE.

Former Bantamweight Champion Returns to Box Roy Moore.

Pete Herman, who recently lost his bantamweight title to Johnny Buff, arrived in New York from his home in New Orleans yesterday to make his first ring appearance here since the title changed hands. Herman will engage Roy Moore at the Rink Sporting Club in Brooklyn a week from Saturday night and will immediately begin preparation for that bout. The little Crescent City boxer professes to be in excellent condition and is anxious to resume ring activity with the intention of trying to recover his lost crown.

If Herman's ambition is realized it will be an accomplishment unique in ring annals. Herman has already gained lasting fame as one of the few champions who ever lost a title and then came back to win it again, but no other boxer has ever won the same championship three times. Almost a year ago now Herman lost the bantamweight crown to Joe Lynch and immediately afterward sailed for England. After scoring several victories abroad he returned to the United States and defeated Lynch in a bout at Ebbets Field late in July and regained the title.

His stay at the top was short lived, and, on Sept. 23, he was defeated by Buff at Madison Square Garden. Now he is back looking for revenge and says he intends to keep trying until he gets it.

SULLIVAN IS VICTOR.

Scores Knockout Over Fields in Armory Bout.

Abe Sullivan of Greenwich Village scored a knockout over Danny Fields in the third round in the wind-up bout at the 102d Medical Regiment Armory last night. In the semi-wind-up Joe Fall was declared a winner over Jackie Clarke on a foul. Clarke, after leading all the way, wrestled his man to the floor in the last three seconds of the bout and was disqualified. Young Brown won a decision over Roy Taylor in one of the preliminaries and in the other Jimmy Carter gained a judges' decision over Red Wilkie.

MASS. TECH LOSES STAR.

Hills, All-American Scholastic Weight Thrower, Leaves School.

Track prospects at Massachusetts Institute of Technology recently received a hard blow when R. G. Hills, former Hill School shot-putter and hammer-thrower, severed his connections at Tech and is reported to have cast his lot with Princeton University.

Hills's entrance at Tech a few weeks ago was more or less of a surprise, for it had been believed that he intended entering Princeton as a freshman. However, he declared his choice for an engineering education and apparently was assured to Tech and Tech teams for the next four years.

Hills, while at Hill School, was chosen as a member of the all-American scholastic track team in his two events and was a member of the United States Olympic team at Antwerp. His departure from Tech makes more serious than ever the loss of George Dandrow, star weight man at Tech, who will not be available this year. Hills would have been eligible for varsity competition at Tech in the 1922-23 year.

STUDENTS GUARD GRIDIRON.

Colgate Undergraduates Do Sentry Duty as Team Works Out.

Special to The New York Times.

RANDALLSVILLE, N. Y., Nov. 3.—While Colgate is preparing for the Syracuse game, Coach Huntington has ordered that guards be posted all around Whitehall Field during the time of football practice, as protection against aples. Colgate undergraduates today decided to take upon themselves the task of doing sentry duty and volunteers have been assigned to the patrol work at every practice period from now until Nov. 12, when Colgate invades Syracuse for the annual Maroon and Orange classic.

The University of Rochester eleven appears here Saturday as the preliminary game to the Syracuse contest, and, although the Colgate coaches expect one of the stiffest games of the season, all attention is turned toward the later game.

College Football.

At Des Moines, Iowa—Des Moines University 27, Penn College 7.

AMATEUR DELEGATES ACCEPTED BY A. T. A.

National Trapshooting Body Amends By-Laws and Elects Officers at Meeting.

The most important business transacted at the annual meeting of the American Trapshooting Association, held at the Hotel Astor yesterday, was the election of officers and the insertion of a provision in the by-laws for the formal acceptance of the Amateur Committee as an integral part of the association. No mention was made of any proposed changes in the rules governing the sport. It was the opinion of those present that such matters should not even be discussed until the meeting of the General Committee, to be held in this city Dec. 1 and 2, at which time the Executive Committee and the Amateur Committee will meet, as well as the President and Secretary-Manager, who are ex-officio members of the General Committee. So far as rule changes are concerned this will be the big meeting, and the belief seems to be general that some changes will be made. Just what these will amount to or how drastic they will be is purely problematical now.

The following officers were elected: President, Elmer E. Shaner, Slippery Rock, Pa., for one year; Vice-Presidents, Thomas A. Marshall, Chicago, for one year; Thomas A. Davis, New York, for one year; Secretary-Manager, Stoney McLinn, New York, for three years.

The formal acceptance of amateur representation as a working part of the association was of chief interest to the trapshooting world. For the last two years the amateurs have been invited to work with the association in the government of the sport, but this has been purely by invitation. Now, however, provision has been made in the by-laws for the presence of the amateurs. This means that the policy of the association, which has been to gradually pass the control of the sport into the hands of the amateurs, with the professionals acting more or less only in an advisory capacity, is being followed out. For several years it has been the desire of the association that the amateurs play a leading rôle in the management of trapshooting. With yesterday's action this became a fact.

Executive Committee Reappointed.

The Executive Committee was reappointed. It is composed of Frank G. Drew, Chairman; Charles W. Hymer, J. Leonard Clark, T. H. Keller and E. R. Galvin. The Amateur Committee is composed of Samuel S. Foster, Mason City, Ia., representing the Great Lakes Zone; George S. McCarty, Newfield, N. J., Eastern Zone; U. R. Brooks, Columbia, S. C., Southern Zone; Fred R. Etchen, Coffeyville, Kan., Prairie Zone, and Frank D. Stoop, Kallispell, Mont., Pacific Coast Zone.

The Grand American Handicap for 1922 was discussed at some length, and it was unanimously agreed that the innovation which was tried in the shoot held by the South Shore Country Club of Chicago this year had proved highly successful, and would be adhered to in future. For the first time the shoot this year was held under the direct supervision and control of the American Trapshooting Association. Previously the club where the event was held handled the affair, with the A. T. A. officials lending any aid the club needed. This year, however, everything was in the hands of the A. T. A., and it was 1903, when the Grand American Handicap of 1921 was the most successful in the history of trapshooting's classic.

Just where the shoot will be held next year was not decided. This is another important matter that will be passed upon at the meeting in December. It is known, however, that at least six cities will put in bids for the tournament. It is expected that two clubs in Chicago will ask for it. They are the Lincoln Park Club, a municipal organization, and the South Shore Country Club. Cleveland, where the shoot was held last year, will no doubt make a bid, as will Atlantic City, Indianapolis, Des Moines and Kansas City. Atlantic City and Des Moines have never held the event. Indianapolis staged it in 1904-05-06. Kansas City last held the event in 1903 when the Grand American Handicap was a combination of live bird and clay target shooting.

Secretary-Manager Reports.

One of the most interesting features in connection with yesterday's meeting was the report of Secretary-Manager Stoney McLinn. The reading of this report furnished conclusive proof that trapshooting is growing by leaps and bounds. McLinn announced that on Oct. 15 the association boasted 14,000 affiliated members, and that there was every reason to believe this total would be raised to 15,000 before the end of the fiscal, which is also the calendar year. He stated that 7,091 of these were new members. In other words, the association in this respect showed a growth of more than 100 per cent for the year.

It is estimated that there are 2,000 gun clubs in the United States, Canada and Canal Zone. Of this number, 917 are now members of the American Trapshooting Association. His report on registered club shoots and on registered tournaments was equally interesting. It showed that 1,159 club shoots had been held up to Oct 15, that the average number of shooters competing in these events was slightly more than 17, and that a total of 20,453 shooters had taken part. Up to Oct. 15, 407 registered tournaments had been held, with an average attendance of slightly more than 50 shooters, and a total of 20,504.

British Fencing Team Dined On Eve of Departure for U. S.

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LONDON, Nov. 3.—The British fencing team, which leaves for America on Saturday to meet the team of the Amateur Fencing League of America, was given a farewell dinner by the London Sports Club tonight. Major Huntindon, the present British epée champion, was not able to make the trip, as he has been ordered to rejoin his regiment in Ireland. The war offices have refused him a leave of absence because of the prevailing conditions. In Colonel Campbell's opinion, however, the team is quite strong enough to hold its own.

"We have chosen a good all-around team, strong with each weapon, instead of taking a couple of star players, with the others just ordinary," said the Colonel. "If we are beaten it will be on merit."

FENCING SCHEDULE FIXED.

Columbia to Meet Penn, Harvard, Yale, Dartmouth and Navy.

Only two home meets are contained in the Columbia fencing schedule for the coming season as announced yesterday by Graduate Manager R. W. Watt. The University of Pennsylvania will be an opponent in the Columbia gymnasium on Feb. 13, and Dartmouth will be the other home opponent on March 10. The schedule calls for a total of six meets in addition to the intercollegiate championship tournament, which will be held at the Hotel Astor on a date not yet named.

Captain Bencoe, who was second in the individual foils championship struggle last year, will be the chief member of Coach James Murray's team. Other veteran swordsmen are Farley and Nahon, all wielders of the foils. Practices are being held in the fencing room three times a week, with a good-sized squad working out.

The scheudle follows:

Feb. 13, Pennsylvania at Columbia; Feb. 18, Harvard at Cambridge; Feb. 25, Yale at New Haven; March 10, Darthmouth at Columbia; March 17, Pennsylvania at Philadelphia; March 18, Naval Academy at Annapolis.

GARDNER IS CUE WINNER.

Defeats Jenkins in Match for Met. Pocket Billiard Title.

Playing in his best form, Gus Gardner last night defeated Robert Jenkins in the continuation of the National Association of Amateur Billiard Players' tournament for the metropolitan pocket billiard championship at the Broadway Billiard Academy. The final score was 100 to 63, the winner having a high run of 24 and the loser 13.

For a time the game was a real nip-and-tuck affair with Jenkins very much in the running. He closely pressed Gardner and apparently stood an excellent chance of winning out. But, with the score standing 64 to 60 in favor of himself, Gardner injected his high run of 24 and thereafter it was no contest. While Gardner was collecting the sixteen points he then needed to win, Jenkins was able to pocket but three balls.

Tonight Ardie Wickers will play Sam Lewin.

F. APPLEBY LOSES TO RICE.

Fails to Overcome Handicap in Exhibition 18.2 Balkline Match.

Francis Appleby and Julian Rice engaged in an exhibition 18.2 balkline billiard game at the Morningside Academy last night. The former attempted to give Rice a handicap of 50 points, playing 250 against his 200, but found the task too stiff an assignment. Rice won, 200 to 208. The game was well played, a fact attested to by the averages made by the players and their high runs. Rice averaged 10 10-19 and had a cluster of 57. Appleby averaged 18 18-19 with a high run of 40.

GARFUNKLE DEFEATS SIMS.

Griffin's Victory Over Willard Also Marks Three-Cushion Tourney.

In the interborough three-cushion handicap tournament at the Strand Billiard Academy yesterday Sam Garfunkle and John Griffin were the winners. In the afternoon Garfunkle defeated P. H. Sims by a score of 46 to 43 in seventy-five innings. The winner had high runs of 7, 6 and 3 and the loser 4 and 3. In the evening Griffin downed M. Willard, 43 to 37, in a nip-and-tuck affair that lasted eighty-one innings. Tonight S. Livingston will meet J. S. Northrup.

EASY VICTORIES MARK CUE TOURNEY

Brussel and Burdett Have Big Margins in Matches for State Three-Cushion Title.

Ira Brussel and Schuyler Burdett last night scored easy victories in the annual New York State three-cushion championship tournament being held under the auspices of the National Association of Amateur Billiard Players at the National Recreation Academy in Brooklyn. The former defeated R. H. Everett by a score of 30 to 9, while Burdett disposed of Maurice Hanratty, 30 to 14.

The game between Brussel and Everett was the shortest that has yet been played. Only fifty-five innings were consumed and during the contst the winner equalled the high run record of the tournament by collecting a cluster of six buttons. He had a "natural" for his seventh shot but failed to count because he miscued. Not only did Brussel display impressive form in making points, but his safety play was chiefly responsible for the fact that Everett was able to make but nine buttons.

Burdett and Hanratty played a game that was featured by little except the fairly consistent counting of the winner. Sixty innings were required, which is a fair enough average for amateur players. There were no high runs of any size, Burdett's best effort netting him three before he missed. Hanratty's high run was two. Burdett, however, kept clicking off ones and twos so consistently that he was able to average a half.

Three games are scheduled for today. This afternoon Ira Brussel and Schuyler Burdett will meet in a game that should be productive of some very good carom billiards. In the evening A. V. Ryan will play R. H. Everett and John Mills will tackle Louis A. Servatrus.

HALL DEFEATS O'NEILL.

Gains Unexpected Victory in Handicap English Billiard Match.

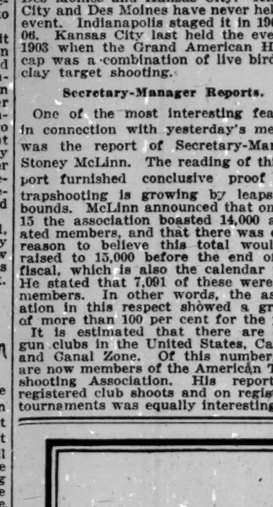
The annual Fall handicap English billiard tournament was started at John Doyle's Academy last night. The tournament has been divided into three classes. The opening match resulted in a distinct surprise. John O'Neill, the amateur champion, was defeated by Howard Hall by a score of 210 to 251. O'Neill plays for 260 points while Hall plays for 210. In spite of the fact that he was beaten, the champion had a high break of 75, which is truly a remarkable performance. Hall's high break was 89. O'Neill plainly showed the need of practice. When he is in stroke he is one of the most finished English billiard players in this country.

Two games were played in the annual pocket billiard tourney. In the first Vernon Whittle defeated Oscar Spengler, 50 to 36, and in the second Edward Andrews won from Herbert Milligan, 50 to 41.

Three games in two sections were played in the handicap three-cushion tournament. Playing in the second section, Robert Garcia defeated Chris Maxwell by a score of 22 to 9. This game completed the schedule in this section. Maxwell's defeat gave first honors to Louis Klar, with three games won and one lost. Had Maxwell won he would have tied Klar. In the third section A. R. Collard won two games. In the first he defeated Russell Tarbox, 18 to 15, and in the second he triumphed over Edward Tenneson, 18 to 9.

Monaco Is Billiard Victor.

Jim Monaco scored a victory in the three-cushion tournament at the Ambassador Billiard Academy last night, defeating Harry Akst, 22 to 12. Monaco was in good form and, getting away to a good lead, was never in danger of defeat.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ROSSETER COLORS FIRST AT PIMLICO

Thimble Wins for Pacific Coast Sportsman in Govans Purse Event.

THUNDERCLAP IS BEATEN

Hildreth Entry Finishes Back of Bunga Buck and Bastille in Forest Park Handicap.

Special to The New York Times.

BALTIMORE, Md., Nov. 3—J. H. Rosseter, the Pacific Coast sportsman who was one of Uncle Sam's dollar-a-year men with the Shipping Board, was not present today at Pimlico to see his colors carried to victory by Thimble in the Govans Purse event, which was at a mile and a sixteenth. The race was for horses owned or leased by members of the Maryland Jockey Club, and a piece of plate was the trophy presented by the racing association.

When Rosseter learned of this special event he telegraphed his representative to engage a horse for him. Thimble is trained by Mort Murphy, who saw service overseas, and the former Sergeant did not let any grass grow under his feet by engaging Clarence Turner to guide the daughter of Huon around the oval.

Thimble was kept close to the early pace set by Major Parke, and well along in the home stretch Turner went to the front with a rush and won with plenty to spare over Attorney. Goldine was a good third. It looked on the lower bend as if Attorney would land all the spoils for J. Edwin Griffith, but he faltered when victory appeared near. Goldine, who ran for A. H. Morris, did not have an equal break and was buffeted about. The field was well on its way before Chick Lang got his mount straightened out. Goldine made up a lot of ground to finish third.

Bastille Is Disqualified.

A race that was not truly run and which resulted in the disqualification of J. K. L. Ross's Bastille and the suspension of Chick Lang for five days, marred the otherwise splendid program. This was the Forest Park Handicap, in which Sam Hildreth's Thunderclap, the odds-on favorite and probably the best horse in the event, finished third, being back of Bastille and Bunga Buck, the winner.

It was a two-horse race between Bastille and Bunga Buck, with the latter coming again in the closing strides after being passed at the sixteenth pole. It was a nose decision. Bunga Buck was an outsider, the longest-priced winner of the card and paid 10 to 1.

Oilman, the son of North Star III., picked up a package of 125 pounds in the running of the Juvenile Handicap, which was at three-quarters of a mile, and made every post a winning one. The James Butler entries, Picnic and Blackstone, both sired by Pebbles, ran second and third, respectively.

The talent was shocked when Alex H., with four straight wins to his credit, failed to figure in the contention. He was a warm favorite. Sedge tried to keep up for a while, but found the pace too fast and was beaten off.

J. Howard Lewis saddled another winner over the sticks when he sent Vigilante to the post for Joseph E. Widener, the Philadelphia sportsman. Incidentally his was a rattling finish with Vigilante beating Lieutenant Seas a neck, who in turn was a head in front of Charles K. Harrison Jr.'s Overmatch. J. S. Cosden's Le Marsouin, the favorite, traveled the long route and was fourth. The first three, except when Bryan O'Lynn was winding in front, dominated all the running.

Two Jockeys Thrown.

The steeplechase was not without its accidents. Jim Coffroth and Infidel II. lost their jockeys at the seventh fence. Lynn fell at the ninth, while Prosit and Le Cyprin tumbled over the brush in front of the club house the first time around. The soft turn saved the riders from serious injuries, although Carroll Jones was taken to the Franklin Square Hospital with an injured shoulder.

Jim Arthur scored a victory with his good horse Sagamore in the third event, with Approval second and The Decision third. Sagamore was slow to leave the barrier, but once he found his running legs Lang moved up with a rush along the fence and was in front well along the home stretch.

The opening event, which brought out youngsters, resulted in a victory for Delhi Maid, who always gave the others the mud. Mrs. J. M. Black's Thriller was second and Excuse Me took care of the small division of the spoils. Comme Ci, with Joe Mooney, his old pockey, up, scored an easier victory in the nightcap, which was at a mile and a half. He never was far off the pace set by Gilt Fringe and Hello Pardner, and passed the former after going a mile. Gilt gave way to Attorney Muir for second honors.

The summaries:

FIRST RACE.

For two-year-olds; claiming; purse $1,354. Five and a half furlongs.

Horse.	Wt.	Jockey.	Odds.	Fin.
Delhi Maid	103	Carroll	$4.85-1	1
Thriller	91	Lang	24.35-1	2
Excuse Me	115	Ambrose	7.55-1	3
Awning	101	Gordon	12.85-1	4
Theo	102	Mooney	2.80-1	5
Hyperbole	113	Haynes	43.80-1	6
Fair Virginia	98	Scoble	2.50-1	7
Chaste Star	107	Ponce	38.95-1	8
Zennota	107	Allen	33.85-1	9
Tricks	98	Penman	33.30-1	10
*Margaret	98	Gantner	24.55-1	11

*Field.

$2 mutuels paid: Delhi Maid, $11.90, $6.40, $3.80; Thriller, $17.80, $9.80; Excuse Me, $6.80.

Time—1:12.

Start good; won easily; place driving. Delhi Maid, ch. f., by Delhi—May Maid; owned by H. Shein and trained by R. McKeever.

SECOND RACE.

For four-year-olds and upward; selling; steeplechase; purse $2,000. Two miles.

Horse.	Wt.	Jockey.	Odds.	Fin.
Vigilante	140	Byers	$3.25-1	1b
Lieut. Seas	143	O'Connor	13.60-1	2a
Overmatch	143	Cheyne	24.00-1	3a
Le Marsouin	140	Crawford	8.5-2	4
New Haven	136	Burke	58.85-1	5
*Jas. A. Sheridan	139	Keating	14.70-1	6
Franc Tireur	131	Williams	64.40-1	7
*Bryan O'Lynn	135	Wilkinson	14.70-1	a
Infidel II.	141	Blake	15.00-1	b
Jim Coffroth	131	McManus	24.80-1	b
Le Cyprin	136	Phillips	13.00-1	a
*Prosit	130	Jones	14.70-1	a

*Field.

a Fell, b Lost rider.

$2 mutuels paid: Vigilante, $12.50, $5.10, $4.30; Lieut. Seas, $8.40, $7.50; Overmatch, $10.

Time—3:58 4-5.

Start good; won driving; place same. Vigilante, br. g., 5, by King James—Virgilia; owned by J. E. Widener and trained by J. H. Lewis.

THIRD RACE.

For three-year-olds and upward; selling handicap; purse $1,554. Six furlongs.

Horse.	Wt.	Jockey.	Odds.	Fin.
Sagamore	96	Lang	$1.60-1	1a
Approval	98	Scoble	17.85-1	2a
The Decision	108	Barnes	12.95-1	3a
Vice Chairman	104	Stearns	18.75-1	4
The Nephew	106	Taylor	22.40-1	5
Kirsh	107	Penman	3.45-1	6
Actress	102	Rowan	36.40-1	7
*Coca Cola	93	McLane	22.40-1	8
Sister Emblem	109	McTaggart	58.10-1	9
Arrah Go On	106	Robinson	9.10-1	10
Fruit Cake	104	McAtee	10.30-1	11

*Field.

$2 mutuels paid: Sagamore, $5.20, $3.40, $3.10; Approval, $12.20, $8.10; The Decision, $6.40.

Time—1:17 1-5.

Start good; won easily; place driving. Sagamore, ch. g., 4, by Uncle—Lydia II.; owned and trained by J. Arthur.

FOURTH RACE.

For three-year-olds and upward; Forest Park Handicap; purse $1,554. One mile.

Horse.	Wt.	Jockey.	Odds.	Fin.
Bunga Buck	110	Barnes	$10.35-1	1b
*Bastille	93	Lang	5.45-1	2a
Thunderclap	128	Sande	.45-1	3a
The Archer	106	McTaggart	14.85-1	4
Plumus	96	Scoble	24.65-1	5
Cheerful	108	Marinelli	28.65-1	6

*Disqualified for bumping.

$2 mutuels paid: Bunga Buck, $22.70, $4.80, $3.; Thunderclap, $2.70, $2.30; The Archer, $4.10.

Time—1:45 2-5.

Start good; won driving; place same. Bunga Buck, ch. c., 3, by Vulcain—Mary Orr; owned by H. Dattner and trained by J. H. Davenport.

FIFTH RACE.

For three-year-olds and upward; claiming; purse $1,554. One mile and a sixteenth.

Horse.	Wt.	Jockey.	Odds.	Fin.
Thimble	115	Turner	$2.55-1	1b
Attorney	107	Penman	4.45-1	2a
Goldine	108	Lang	5.00-1	3a½
Major Parke	106	Harrison	9.10-1	4
Bribed Voter	106	Scobie	7.85-1	5
Jean Bullant	111	Clements	22.25-1	6
Old Dad	108	Gantner	5.85-1	7

$2 mutuels paid: Thimble, $6.70, $4, $2.90; Attorney, $4.70, $3.50; Goldine, $3.70.

Time—1:53.

Start good; won easily; place same. Thimble, b. f., 3, by Huon—Sandspit; owned by J. H. Rosseter and trained by M. J. Murphy.

SIXTH RACE.

For two-year-olds; Juvenile Handicap; purse $1,554. Six furlongs.

Horse.	Wt.	Jockey.	Odds.	Fin.
Oil Man	126	Haynes	$3.55-1	1½
*Picnic	108	Turner	9.15-1	2¾
*Blackstone	106	Fator	9.15-1	3½
Irish Brigadier	108	McAtee	21.55-1	4
Sedge	108	Penman	5.25-1	5
Prodigious	117	Sande	3.90-1	6
Alex H.	120	Morris	2.10-1	7

*Butler entry.

$2 mutuels paid: Oil Man, $8.70, $5.30, $6; Picnic, $8.40, $7.90.

Time—1:17 4-5.

Start good; won easily; place driving. Oil Man, ch. c., by North Star III.—Bandello; owned by Pelican Stable and trained by C. J. Casey.

SEVENTH RACE.

For three-year-olds and upward; selling; purse $2,054. One mile and a half.

Horse.	Wt.	Jockey.	Odds.	Fin.
Comme Ci	113	Mooney	$1.15-1	1b
Attorney Muir	104	Babin	14.80-1	2a
Gilt Fringe	91	Lang	2.55-1	3a
Lord Herbert	103	Carroll	7.55-1	4
Hello Pardner	102	Scobie	7.75-1	5
Lucky Find	93	McLane	52.60-1	6

$2 mutuels paid: Comme Ci, $4.30, $2.90, $2.40; Attorney Muir, $3.50, $4.20; Gilt Fringe, $2.60.

Time—2:47 2-5.

Start good; won easily; place same. Comme Ci, ch. g., 5, by Astronomer—Keep Still; owned by C. Koehler and trained by D. Kearney.

Weather cloudy; track heavy.

MATTHEW CORBETT DEAD.

President of Met. Jockey Club Succumbs at the Age of 68.

Matthew Corbett, President of the Metropolitan Jockey Club and for a generation one of the best known followers of horse racing, died yesterday at his home 305 West Twenty-ninth Street, at the age of 68. Death was due to arteriosclerosis and asthma, from which he had been a sufferer for the last twelve years. Yet he had seemed in good health during the racing season just passed and took part in the activities of the recent meeting at the Jamaica track, controlled by the organization of which he was President.

Mr. Corbett was born in County Tyrone, Ireland, and came to this country as a child of 6. In the early years of his life he followed the trade of blacksmith, living then as always on the west side of the city. He developed considerable political influence in that section of the city, usually giving his support to the Democratic candidates, but occasionally turning to the Republican ticket, when the man at the head of it especially appealed to him. His independence and integrity are said to have been proverbial in local political circles.

A close friendship formed with the late James R. Keene led to Mr. Corbett's entrance into the world of racing, and for the last forty years he had devoted himself to his various turf interests. Among the horses in his stable were St. Paris, Daisy Woodruff and Kempland; his breeding farm being named after the last of these.

He is survived by a widow and a son, George J. Corbett, former President of the New York Athletic Club.

FARKUS LEADS PACK HOME.

Hungarian-American Runner Wins Yorkville A. C. Road Race.

Aron Farkus of the Hungarian-American Athletic Club led a field of sixteen harriers home in the regular weekly road run of the Yorkville A. C. yesterday. Farkus ran a heady race and was sixty yards ahead of his nearest competitor at the finish. He was never extended and finished in good condition. His time for the two-mile course was 12:45.

E. Faher, a fellow club member of Farkus, f'nished next in line with a time of 12:55. J. Sweeney of St. Vincent Ferrer's was next with 13.01, while J. Schwed, S. Mallone, T. Cohen, S. Frierich, T. Mulhern, A. Brown and P. Sweeney finished in the order named.

RADCLIFFE IS OUTCLASSED.

Cambridge Team Loses to English Women at Field Hockey.

CAMBRIDGE, Mass., Nov. 3.—The English women's field hockey team romped to a 19 to 0 victory over Radcliffe here today, outclassing the collegians at all times. The goal-tending of Miss Ethel Clark of Brookline featured Radcliffe's playing and prevented a still higher score.

PIMLICO ENTRIES.

FIRST RACE—For two-year-old fillies; five and one-half furlongs. Roulette 107 pounds, aNative Land 107, Caretaker 109, Bounsiful aEmotion 107, Lucky Button 107, Prelude 107, Misdeal 107, aJ. E. Madden-Montfort Jones entry.

SECOND RACE—The Junior Steeplechase; for three-year-olds; two miles. Malu 138 pounds, Briganna 132, Last Man 132, Yorkshire 135, Sobrigade 132.

THIRD RACE—For three-year-olds and upward; six furlongs. Propaganda 112 pounds, *Paul Connelly 110, L'Eflare 112, Trader 103, *Uncle's Lassie 104, Allah 117, Silance 108, *Iron Boy 110, Rhinestone 103, *Endman 112, Orderly 112, *St. Michael 103, *Tidings 100, *Puri 107, *Sugar Mint 107, *Margaret Luckett 104, Moroni 112.

FOURTH RACE—Pimlico Serial Weight for Age Race, No. 21; all ages; one mile. Jeg 120 pounds, Careful 117, aThunderclap 128, Bet Made 100, Audacious 126, Billy Kelly 126, aKnobbie 120, aRancocas Stable entry.

FIFTH RACE—Hotel Kernan Purse; for two-year-olds; six furlongs. Relay 118 pounds, Opperman 110, Elephalotus 105, Good Times 117, aEmotion 104, Picnic 112, Blue Brush 105, Elt of Black 112, Bernardino 108, aNative Land 108, Clansman 110, aJ. E. Madden-Montfort Jones entry.

SIXTH RACE—For three-year-olds and upward; selling; one mile and a furlong. *Yorkler 104 pounds, *Tuscan Maid 96, *Fairway 112, Duc de Morny 109, King's Champion 115, Sunnyland 111, *Antoinette 101, Light Rose 97, Bridesman 121, Dresden 114.

SEVENTH RACE—The Wicomico Handicap; selling; fillies and mares; three years old and upward; one mile. aBrynzar 103 pounds, *Explosive 95, June Lily 100, Penelope 110, *Ten Buttons 104, *Dolly C. 99, Helen Atkin 110, *Natural 102, aRosmate 98, aJ. Tannehill-Mrs. A. C. Robson entry.

Three races claimed four scratched.

Weather clear; track muddy.

NEW JERSEY WOMEN WIN MATCH ON LINKS

Defeat Long Islanders, 24 to 14, in First Met. Team Championship Tilt.

New Jersey women won the opening tilt of the final matches to decide the team championship of the Metropolitan Women's Golf Association at the links of the Belleclaire Golf and Country Club, Bayside, L. I., yesterday, defeating the Long Island women by the score of 24 to 14.

There was more or less consternation on the part of the Long Islanders when the two teams assembled at the first tee and it was discovered that the New Jerseyites were represented by a full-strength team of fifteen, while there were only eight of the Long Island women ready to do battle for the trophy. The disparity in numbers was due to the misunderstanding on the part of Mrs. J. H. Alexandre of Piping Rock as to the size of the teams representing each section, and the result was that the Long Islanders started out at once with a handicap of eighteen points to overcome, six of the New Jersey players being accorded three points each through default.

The handicap proved too much for the Long Island women, although three of them managed to win a three-point victory over their rivals. They were Mrs. W. G. Gavin, the metropolitan champion; Mrs. J. H. Alexandre of Piping Rock, and Mrs. P. Stevenson of Piping Rock. Two of them took two points each, Mrs. G. M. Hecksher of Piping Rock and Mrs. C. D. Smithers of Nassau. The other Long Island winner was Mrs. Ralph Hammer, who won one point.

The New Jersey winners, in addition to those who captured points by default, were Mrs. J. J. Grumbach of Century, three; Mrs. Percy Ingalls, Essex County, two, and Miss Kate Bomann of Plainfield, one.

One of the feature matches of the day was that between Mrs. W. A. Gavin of Belleclaire and Mrs. Thomas Hucknall of Forest Hills. It was the latter who defeated the metropolitan champion in the recent Belleclaire invitation tournament, but Mrs. Gavin was too formidable yesterday, taking three points and coming within a stroke of equaling the record for the course, recently established by Miss Cecil Leitch, the British golf champion. Mrs. Gavin had a 79 as against an 88 for Mrs. Hucknall, going out in 39 and coming back in 40. Outside of a 6 at the first hole, where she took three putts, the metropolitan champion had an almost perfect card. She had a birdie 3 at the second hole and played par golf the rest of the outward journey, with the exception of the fourth and sixth holes, where she was one over. On the incoming nine holes she had a birdie 3 at the twelfth, par figures at all the others, excepting the thirteenth, fourteenth, sixteenth and seventeenth, where she was only a stroke over.

Mrs. Gavin's achievement yesterday came near to duplicating her feat of Sunday, when she broke the Belleclaire record with a 77. Her card with par:

Out—									
Par	4	4	4	4	3	4	3	5	5—36
Mrs. Gavin	5	5	4	4	3	6	3	4	5—38
In—									
Par	5	4	4	4	4	4	5	4	3—37—73
Mrs. Gavin	5	5	3	5	5	4	5	3	3—39—77

NEW JERSEY (24).		LONG ISLAND (14).	
Mrs. T. Hucknall	0	Mrs. W. A. Gavin	3
Mrs. C. W. Fowler	0	Mrs. G. M. Heckaher	2
Mrs. F. E. Dubois	0	Mrs. J. H. Alexandre	3
Mrs. J. J. Grumbach	3	Mrs. C. Nowak	0
Mrs. C. Smith	0	Mrs. W. G. Losw	0
Mrs. J. H. MacGowan	0	Mrs. C. D. Smithers	2
Miss K. Bomann	1	Mrs. R. Hammer	1
Mrs. Percy Ingalls	2	Mrs. Taylor	0
Mrs. F. B. Ryan	0	Mrs. P. Stevenson	3
Mrs. C. L. Voorhees	3		
Miss E. Selick	3	Total	14
Mrs. S. P. Nash	3		
Mrs. W. S. Case	3		
Mrs. G. F. Murnane	3		
Mrs. H. H. Rogers	3		
Total	24		

With the octopus-like grip which golf has taken on the British and American peoples, conditions have come to a pass where there is no longer any definite division point between the end of one season and the beginning of another. One merges into the other, making it an almost continuous performance these days. Just at the time when it appeared that the 1921 season was drawing to a close, after one of the most strenuous years in history, along comes the announcement from the Lakewood Country Club of its schedule of events for the coming season, beginning with the annual Fall tournament scheduled for Nov. 17, 18 and 19 and ending with the annual Spring tournament scheduled for May 4, 5 and 6, 1922. In between there will be a Thanksgiving Day eighteen-hole medal-play handicap with prizes for best gross and best net scores; a Christmas event, bogey handicap, eighteen holes, on Monday, Dec. 26; a New Year's event, a par handicap affair over eighteen holes, on Monday, Jan. 2; a best-ball twosome against bogey, with handicap allowance, on Lincoln's birthday; a tombstone handicap event on Washington's Birthday; an Eastern tournament on April 14 and 15, and the Shanley Memorial Cup event for seniors, 55 years and over, a medal handicap event, which will be played on two days, May 2 and 3.

From the other side comes news of the selection of courses and dates for the three British championship events in which more than ordinary interest centred this year on account of the unusual efforts made by the American forces to lure away the British titles from their customary haunts. This was especially true in the case of the British amateur and the British open. Never in the history of international golf had such a galaxy of American stars been gathered for the assault on British ramparts as that which set out under the leadership of Captain W. C. Fownes of the American expeditionary golf forces. Despite its lustre, however, it was unsuccessful, William Irvine Hunter, now affiliated with the American golf world, being the ultimate victor. In the case of the professionals, it was somewhat different, for the confidence placed in the strong collection of stars was rewarded when Jock Hutchison, the Glen View golf pro, captured the British title for the first time in history after a play-off with Roger Wethered, the Oxford University student.

It is not expected that next year's pilgrimage will assume anything like the proportions of the 1921 teams but several of the pros and amateurs, as well as the women, will again make the journey. The British amateur event has been carded for the Prestwick links, May 28 to June 2, while the open will be held on the St. George's course at Sandwich, June 26 and following days. Prior to both will be the women's, to be held over the Prince's course at Sandwich, May 15 to 20. The amateur championships will be all decided at the historic Prestwick links, no matter how large the entry may be. Heretofore qualifying rounds for this titular event have generally been run off at adjoining courses.

TO STAGE BENEFIT MATCH.

Wykagyl Will Hold Special Event for New Rochelle Hospital.

In addition to the regular club contests scheduled for election day, the Wykagyl Country Club has arranged a special event, the proceeds of which will go to the New Rochelle Hospital. It will be an eighteen-hole handicap, medal play contest open to members of Wykagyl and to guests playing with members. A minimum entrance fee of $2 will be charged, and, in addition, contestants may subscribe as much more as they desire. An attractive Cup has been presented by A. H. Brown, E. I. Hanson and B. R. Stoddard to be competed for annually. The trophy will go to the contestant winning it three times. The regular events consist of a morning round of eighteen holes, handicap, medal play, and an afternoon round of eighteen holes, handicap, individual match play against par.

National Curling Club to Meet.

UTICA, N. Y., Nov. 3.—The fifty-fourth annual meeting ohe Grand Curling Club of America will be held in this city on Wednesday, Nov. 9, according to announcement made tonight by President Nelson R. Gurley. The awarding of the Gordon international match with Canada will be decided.

QUALITY & STYLE
at Sensible Prices

Typical of the distinctive clothing offered by the Store for New York Men, is the coat illustrated. Suits and overcoats, $40 *to* $65.

F. R. TRIPLER & CO.
MADISON AVENUE AT FORTY-SIXTH STREET
ADLER-ROCHESTER CLOTHES

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The real reason why you'll like "Y.E.S." Clothes isn't because more New Yorkers buy them than buy any other brand, at any price.

But—because they have a style—a soundness—an outstanding value that *made* these men buy.

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Fashioned for Fifth Avenue Famed Everywhere

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Why not a tin spout for a silver tea-pot?

WHEN you get right down to it, replacing a silver spout with a tin one wouldn't be half as foolish as replacing a Continental Red Seal part with one of ALIEN manufacture.

You can *see* and *observe* the tin spout. But how about an alien part in your motor where it cannot be observed? Anything placed in a motor has a certain duty to perform—it must *work* and work constantly. Failure in its functioning always affects the other units designed to work *with* it.

Genuine parts of Red Seal Motors are made by the manufacturers of the motors themselves. They are available for use at any time. A little care on your part or the expenditure of a few extra cents insures you genuine parts and offsets the possibility of *paying big*, later. Tell your dealer or garage man that only Red Seal parts will do. And remind him where he can get them.

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AUTHORIZED DISTRIBUTORS
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Red Seal
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Business Opportunities *(bank and business references required)*, Last Page.

CUSTOM-HATTED

LONG
The Custom-Hatter

PROCLAIMING DERBY TIME

NOW the Derby reigns supreme at all Long's Stores, for now the Derby Season opens in earnest and the "Overcoat Hat" comes into its own. From today on no man can be said to be truly within the style without a Derby in his wardrobe. By tradition and all the statutes of good dress the Derby belongs to this season and this season belongs to the Derby.

Never were the Custom-Hatting policies of Long's more clearly in evidence than they will be during this Derby Hat Time. Every model displayed and tried on will be found softly made, self-conforming and comfortable, with all the modish details of band and brim and crown.

Above all, this is a supreme occasion to test the individualized attentiveness to details of head personality which has made Long, in fact as in reputation, the Custom-Hatter.

MANHATTAN
Broadway at Fulton
Broadway at 10th
Broadway at 37th
Broadway at 53rd
Cortlandt at Broadway
Nassau at Ann
Delancey at Allen
181st at St. Nicholas

LONG'S HAT STORES

BRONX
Prospect at Westchester
3rd Ave. at 148th
So. Boulevard at 163rd
Tremont near 3rd
Willis cor. 148th Street

BROOKLYN
Fulton and Borough Hall
Broadway at Thornton
Fifth Ave. at 10th
Atlantic Ave. at Van Sicklen
Columbia at Carroll

JERSEY CITY
114 Newark Ave.
UNION HILL
177 Bergenline Ave.
NEWARK
863 Broad Street
164 Market nr. Broad

Headquarters for STETSON HATS
Exclusively Designed by Long

Weber and Heilbroner
CLOTHIERS · HABERDASHERS · HATTERS

To Downtowners

IF YOU pass your days near Nassau and John Streets, we wish you would take a good long look at our new store at that corner.

This store will open today.

It replaces a smaller one where we have been housed for over twenty years.

More room, better service—the ground floor devoted to haberdashery and hats, and the entire second floor to clothing—these are the improvements for the convenience of our downtown friends.

WEBER AND HEILBRONER STORES

345 Broadway	*1185 Broadway	*44th and Broadway	20 Cortlandt
775 Broadway	*42nd and Madison	1368 Broadway	*30 Broad
*Clothing at these stores		150 Nassau	*Nassau and John

*381 Fulton Street, Borough Hall, Brooklyn *300 Broad Street, Newark

Owing to a fire at 241 Broadway, customers of this store are referred to 30 Broad Street

THE BUSINESS WORLD.

COMMERCIAL PAPER.

Yesterday ....5¼@5¾% for the best names
Wednesday ......5½@5¾% for the best names
The quotations are for six months' paper.

Use Leaves of Ostrich.

Tiny ostrich tips pasted in overlapping leaf effects make one of the most attractive of the newer millinery trimmings. They are used chiefly on black hats for formal or "tailored" wear, the hats themselves being made of hatters' plush in place of panne and Lyons velvets. The tips, in the leaf arrangement, are used in several ways, among which are as covering for the entire crown, as facing, and as bordering for the top of the brim. Because of the great skill required to handle this trimming successfully, it is used only on the higher-priced chapeaux.

Shoe Sales Are Picking Up.

Judging from reports emanating from wholesalers of shoes, business has improved materially of late both for immediate and Spring deliveries. A sales executive of one of the leading jobbing houses prominent enough to be able to report reliably on all lines of shoes asserted yesterday that immediate delivery business is now well ahead of last year. He further said that dealers are anticipating their Spring needs more fully than has been the case for some time, and that, as a result, advance business for the coming season is more than double that of a year ago. While other concerns may not be so well fixed as that in the matter of advance sales, indications are that practically all of them are doing well.

A Little Boom in Furs.

Trading in furs here has assumed the proportions of a small boom, particularly in the varieties which are used for trimming women's cloth garments. With a strike of the workers on those goods in the offing, however, it is not expected that the present pace set by buyers of skins will continue very long. Beaver is especially wanted at the moment, and purchasers of this fur at the recent sales of the New York Fur Auction Sales Corporation are said to have numerous opportunities to sell their holdings well above the prices they paid for them. In some cases the margin of profit offered runs as high as about $15 a pelt. Wolf, raccoon and squirrel are also wanted by the garment men, although the request for the last-named fur has shrunk somewhat of late. Hudson seal continues to head the demand from the manufacturing furriers.

Nesting Baskets Still Active.

Despite the rapid sale they have had during the last several months, the call for Chinese nesting baskets in this market shows no sign of abating. It seems rather to be increasing with the approach of the holiday season. A factor in this increase is the call for the goods that is coming from the more distant cities, as well as from the smaller cities and towns to which the vogue for the basket is now penetrating. Not a little of the business in them is being done by Chinese firms in this country, some of which import the baskets in the crude state and have them finished here. It is said, however, that most of the saving in duties effected in this way is lost through the higher labor cost in this country.

Raw Silk Is Quiet.

The local business in raw silk is confined mostly to orders for filling-in purposes. Such needs are unimportant, and are largely supplied by resales among manufacturers. Prices, according to H. L. Gwalter & Co., Inc., are 20 to 25 cents below replacement cost in the primary markets. An exception to this is tussah silk, which has advanced to $4 a pound on account of the small supply. Advices from Europe report the Milan market dull and holders offering some concessions. Trade is dull at Yokohama with double extra filatures quoted nominally at 1600 yen and Kansai No. 1 at 1610 yen. The Bourse quotes the latter for November at 1630 yen and March delivery at 1670 yen. Stocks at Canton show a slight increase, thereby prompting reelers to offer some concessions. Double extra cracks 14-16 are quoted at $6.55 and 20-22 at $6.10. The Shanghai market is irregular under almost daily fluctuations of exchange. Tussahs are strong under a renewed demand for early shipment both for Europe and America.

Gray Goods Very Quiet.

It is some time since actual business was smaller in the local gray goods market than it was yesterday. Plenty of bids for printcloths were told of by sellers, but all of them were said to be from an eighth to a quarter less than first hands would take. Some scattered lots of standard constructions were reported let out by second hands during the early part of the day, but later on even these sellers apparently had withdrawn. In the sheetings end of the market some first-hand business was done in 5.50-yard cloths at 8 cents, but aside from that trades worthy of mention were lacking. There was also an absence of important business in coarse-yarn fabrics and the various specialties.

Silk Import Statistics.

The figures on imports of silk given out yesterday by the Silk Association of America show much larger shipments this year for the six months from April 1 to Sept. 30 than for the same period last year. The number of pounds brought in this year was 27,739,527 valued at $153,758,284, compared with 15,196,243 pounds in 1920 valued at $133,548,106. The 1919 figures were 27,464,030 pounds worth $188,493,762. In September the total imported was 4,497,642 pounds valued at $25,055,126, whereas in 1920 1,968,801 pounds received were worth $12,908,619. The imports of manufactured goods in the six months April 1 to Sept. 30, this year amounted to $29,648,720. Last year they were $38,840,954 and in 1919 $23,813,954.

New Rating on Rugs.

A new rating on rugs that will effect shipments from eastern mills to southeastern States becomes operative on Nov. 21. The National Wholesale Floor Covering Association has sent out a copy of a letter received from R. M. Neilson of William Volker & Co., who is a member of the Traffic Committee of the organization. The rating holds for the Southern Classification Territory and provides for the shipment as first class of rugs exceeding a valuation of $75 a hundred pounds but not exceeding $125 for the same weight. All reference to the $75 valuation, Mr. Nielson explains, has been dispensed with.

Reducing Worsted Prices.

Little hope is held out by the men's wear mills for further reductions on worsteds, either for the remainder of the Spring season or for next Fall. In fact, it is pointed out that the heavier fabrics required for next season make a lower price just so much harder to get and even creates a basis for an advance over present quotations. Buyers, however, believe that the problem of worsted prices will be settled more or less by the condition of supply and demand and that manufacturers may see their way clear to somewhat lower prices if the market for goods of this character becomes more stagnant than it is now. The opinion is heard that next season may see a demand only for the coarser worsteds.

BUSINESS NOTES.

The National Retail Dry Goods Association is issuing a research report on the operation of bargain basements to members.

Burling, Dole & Co., auctioneers, 599 Broadway, will sell 1,110 pieces of men's and women's wear piece goods from the American Woolen Company on Wednesday.

PRICES FOR FURNITURE.

Statistics as to Increases in Them Said to Be Erroneous.

The National Alliance of Case Goods Association, composed of Grand Rapids furniture manufacturers, has taken issue with figures prepared by the Department of Labor on prices of furniture, and contained in statistics published by the Government bureau. Investigation disclosed the fact that, of the fourteen articles taken by the Labor Bureau as a means of disclosing the movement of prices, only four could be considered furniture, and these are practically obsolete in the trade. The items used for the price index are white granite plates, teacups and saucers, three-piece bedroom sets of furniture (one iron bed, one hardwood dresser and a washstand), teak rocking chairs, hardwood kitchen chairs (maple cane seats), kitchen tables, glass nappies, glass pitchers, glass tumblers, carving knives, table knives and forks, galvanized iron pails and galvanized iron tubs.

The matter was taken up by the association when a large advertisement of a soap manufacturer appeared which compared prices of 1915 with those at present. It was stated that furniture costing $10 in 1915 now sells for $27.40. A. C. Brown, Secretary of the furniture organization, wrote to the advertiser and declared the public was misled by these figures. He was informed that they were based on the Labor Bureau index. The Labor Bureau furnished the list given above and, in answering the complaint, asked for the co-operation of the manufacturers in devising a better list.

According to information compiled by an industrial engineer for the furniture association, dining room furniture is now only 30 per cent. above 1915. Bedroom furniture shows an advance of 97 per cent., due chiefly to the cost of mirrors, which are still 270 per cent. above pre-war prices. Labor gets 66 per cent. more than in 1915, according to the report, while lumber has dropped from 410 to 119 per cent., considering 100 per cent. as normal. Plywoods are double what they were in 1915.

FEWER IDLE FREIGHT CARS.

Oct. 15 Reports Also Show Greater Demand for Box Cars.

Freight cars idle because of business conditions on Oct. 23 totaled 294,404, or 21,973 fewer than on Oct. 15, according to reports issued yesterday by the American Railway Association. Of the total, 99,971 were serviceable freight cars which could be placed in immediate use if transportation conditions warranted. The remaining 194,433 cars were in need of repairs.

The report showed 49,908 surplus coal cars in good repair on Oct. 23 as against 68,383 on Oct. 15. There were 26,624 surplus box cars immediately available if traffic conditions necessitated their use, a reduction of 858 cars as against the figure shown on Oct. 15.

Receiving Departments Survey.

The Standardization Committee of the traffic group of the National Retail Dry Goods Association will put in a report to the local unit of that organization next Wednesday evening at a dinner meeting to be held at the Aldine Club. This committee is visiting eight stores in its review of receiving procedure, each member having a certain department of the work to study. The program is divided as follows: Receiving platform, routing merchandise, routing invoice, checking, retail and inspection, marking, distributing stock, reserve stock record, warehouse, returns and repairs. Besides the report of this committee, the traffic men will hear F. W. Fenn, Secretary of the National Motor Truck Committee, of the National Automobile Chamber of Commerce, on "Economics of Highway Transport."

ARRIVAL OF BUYERS

Arriving Buyers may register in this column by telephoning Bryant 1000.

ALBANY—Saul S. Vesely, fur coats, beaverettes, sealine, Hudson seal, squirrel; 1,270 Broadway, Room 802.

ALBANY, N. Y.—Gold Stores; Miss Weinraub, jobs silk, cloth dresses, better kind; 366 5th Av., Room 712.

AUBURN, N. Y.—Abby Mfg. Co.; Sam Abby, Spring skirtings, silks, woolens; 1,175 Broadway, Room 411; Pennsylvania.

BALTIMORE—Stewart & Co.; W. H. Reed, rugs, carpets, linoleums, draperies; 16 W. 39th.

BALTIMORE—Stewart & Co.; Miss F. Graham, jobs skirts; 16 W. 39th.

BALTIMORE—Hutzler Bros.; Miss L. Frey, women's outer apparel; 352 4th Av. (Kirby, Block & Fischer, Inc.).

BALTIMORE—American Wholesale Corp.; H. S. Messersmith, remnants; 354 4th Av.

BERWICK, Pa.—Berwick Stores Co.; O. A. Peater, china, housefurn. goods; Pennsylvania.

BIRMINGHAM, Ala.—Kessler & Hafter; C. Hafter, dresses, suits, skirts; 38 W. 32d; Pennsylvania.

BOSTON—S. Shapiro & Co.; Miss R. Shapiro, laces, trimmings; McAlpin.

BOSTON—Vieta Bros.; H. R. Vieta, piece-goods; Prince George.

BOSTON—Broude & Bogran; S. B. Broude, ready-to-wear; 303 5th Av., Room 909.

BOSTON—Mardick Mfg. Co.; M. L. Dickman, jersey suits, sport coats; Latham.

BOSTON—Freedman Bros.; H. Freedman, cloak, suit materials; Pennsylvania.

BOSTON—H. H. Touloukian, Oriental rugs; Broztell.

BUFFALO, N. Y.—B. Mendelsohn—Spring skirtings, silks, woolens; 1,175 Broadway, Room 411; The McAlpin.

BUFFALO—The Fair; L. J. Schulman, coats, suits, dresses; 4 E. 14th St.

BUFFALO—Saul S. Vesely, fur coats, beaverettes, sealine, Hudson seal, squirrel; 1,270 Broadway, Room 802.

BUFFALO—Wm. Hengerer Co.; Miss P. Brinton, women's, misses' ready-to-wear; Miss M. Gray, representing; 16 W. 39th.

CATSKILL, N. Y.—H. L. Boughton Store; Mrs. H. L. Boughton, Miss K. A. Deady, gen. mdse., glassware, dry goods; Continental.

CHICAGO, Ill.—Chicago Mail Order Co.; E. L. Schnadig, silk, cotton dresses for Spring; B. J. Reilly, coats, suits for Spring; 368 6th Av.

CHICAGO — The Fair; W. H. Lawrie, dresses; 225 4th Av., Room 811.

CHICAGO—L. & M. Frank; M. Frank, dry goods, notions, furn. goods; Breslin.

CHICAGO—Komiss & Greene Co.; C. W. Popper, B. Green, jobs dresses; 1,182 B'way.

CLEVELAND, Ohio—Higbee Co.; G. Pfeiffer, silks, dress goods; 240 Madison Av.

DENVER, Col.—Neusteter Co.; Miss E. Keene, jobs fur-trimmed suits; Miss E. Dale, dresses; 16 W. 36th (O. Abel).

DENVER, Col—Reuler Costume Co.; G. C. Reuler, jobs coats, suits, dresses; 1,372 Broadway (S. Solomon).

DETROIT—J. L. Hudson Co.; J. Allan, mdse. mgr.; A. Neydon, Oriental and domestic rugs; 225 5th Av. (Retail Research Assn.).

DETROIT—Kline Garment Co.; Miss Kaufman, coats, suits; 404 4th Av.

DETROIT—Frank & Seder Co.; N. Glass, jobs plush, fur coats, basement; 1,372 Broadway (Affiliated Retail Stores).

DETROIT—Frank & Seder Co.; D. Shields, men's shirts, neckwear, bathrobes, furnishings; 1,372 Broadway (Affiliated Retail Stores).

HOUSTON, Tex.—Leo M. Levy; L. M. Levy, better coats, dresses; 220 5th Av. (McGreevey, Werring & Howell).

INDIANAPOLIS—L. S. Ayres & Co.; Miss E. Giffin, dresses; Miss M. Hart, art wares; Miss A. Sullivan, millinery; R. Guthrie, floor coverings; Mrs. Fletcher, specials, notions, neckwear, ribbons, laces, embroideries; Miss C. A. Quinn, jewelry, leather goods; 225 5th Av. (Retail Research Assn.)

LIBERTY, N. Y.—H. J. Sarles Co.; H. J. Sarles, dry goods, ready-to-wear, gen. mdse.; 404 4th Av. (Jay & Co.).

MARIETTA, Ohio—Otto Bros.; C. W. Otto, cloaks, suits, waists, furs; Martinique.

PHILADELPHIA, Pa.—Gimbel Bros.; A. Loewenthal, fur-collared coats; B'way, 32d.

PHILADELPHIA—The Fair; L. J. Schulman, coats, suits, dresses; 4 East 14th.

PHILADELPHIA—Sterling Rothstein & Co.; A. Sterling, Spring silk dresses; 1,182 Broadway.

PHILADELPHIA — Feldman & Arman; J. Feldman, carpets; Pennsylvania.

PHILADELPHIA—M. Gross & Co.; M. Gross, women's suitings; 1,182 B'way.

PHILADELPHIA—S. Neuman, mfrs. buttons; Breslin.

PITTSBURGH—Rosenbaum Co.; Miss C. Meade, gloves, women's neckwear; 120 West 32d (A. Fantl).

PITTSBURGH—Lewin-Neiman Co.; H. Koch, fur pieces, fur coats; 1,372 Broadway (Affiliated Retail Stores).

PITTSBURGH—Krieger Cloak & Suit Co.; S. Feld, ladies', misses', children's coats, better kind; 120 West 36th, 5th floor.

ROCHESTER—B. Forman Co.; Mrs. C. Fuller, dresses; Miss Rogers, dresses, basement; 225 5th Av. (Retail Research Assn.).

ROCHESTER, N. Y.—Saul S. Vesely, mdse. manager; 1,270 B'way, Room 802.

ROCHESTER, N. Y.—Duffy-Powers Co.; W. H. Campbell, sales manager; 1,372 B'way (S. Solomon).

SAN DIEGO, Cal.—A. S. Blumberg & Co.; A. S. Blumberg, ready-to-wear; Imperial.

SAN FRANCISCO, Cal.—Furst & Hoffman; L. Hart, new taffeta dresses; 225 5th Av., Room 729.

SIOUX FALLS, S. D.—Edward Cloak Stores; D. Fustfeld, jobs silk waists, gingham dresses; Pennsylvania.

ST. LOUIS—Eastern Clothing Co.; A. Aronson, extra size coney coats; 119 W. 25th (Crakow).

SYRACUSE—Saul S. Vesely, fur coats, beaverettes, sealine, Hudson seal, squirrel; 1,270 B'way, Room 802.

TOLEDO—Thompson-Hudson Co.; A. R. Morrell, mdse. manager; Mrs. W. B. Smillie, ready-to-wear; 404 4th Av. (Jay & Co.).

TOLEDO—Lion D. G. Co.; A. C. Birk, rugs, carpets; 23 E. 26th (W. T. Knott).

TOLEDO—Lasalle & Koch; A. Koch, mdse. manager; 225 5th Av. (Retail Research Assn.).

WASHINGTON, D. C.—Woodward & Lothrop; J. A. Hopson, upholstery, wicker furniture; 334 4th Av.

WATERBURY, Conn.—Reid & Hughes Co.; W. E. Minor, carpets, rugs; 404 4th Av.

WHEELING, West Va.—Stone & Thomas; E. J. Stone, coats, suits, waists, furs; 333 7th Av. (J. M. Biggins).

YORK, Pa.—C. H. Bear & Co.; W. J. Woods, domestics, notions, blankets, flannels; Imperial.

YOUNGSTOWN, Ohio — Strouss-Hirshberg Co.; J. M. McDonald, upholstery, rugs, carpets, curtains; 1,150 B'way; Park Av.

BUYERS' WANTS.

Fifteen cents per word each insertion.

BEAVER COLLARS Wanted for coats all descriptions; shawl collar and beaverette collar and cuffs; also straight collars; jobs of all kinds of furs; nutria, raccoon and squirrel. Bramson Bros., 48 West 25th.

BOLIVIAS Wanted—Cash at price; 0417, Stevens' 6185; black panvelaine. Madison Square 2193-2195.

BOLIVIA Wanted—Normandy 0417, brown 386; cash. Ottenstein, 31 East 28th. Madison Square 1969.

BOLIVIA Wanted—American 15091 or similar, for cash. Spring 4846.

BUTTONS, Leather, Wanted—40 line; open for quantity. Dreyer-Senft-Ginns, 48 West 25th.

CAMEL'S HAIR CLOTH Wanted—Sproocks, all shades. Watkins 9937.

CANTON CREPE Wanted—Open to buy all shades for spot cash; must be cheap. I. Goldman Textile, 418 4th Av.

CHARMEUSE Wanted—Open to buy large quantity black, navy, brown; cash. Basser's, 34 East 29th. Madison Square 2673.

CHINCHILLA Wanted—Clarke-Dana 6410, also 6520 Belvura; all colors. Watkins 8134.

CLOAKING Wanted—American 11098 or similar; brown only; cash. Gelfond, 141 West 28th.

CLOAKINGS Wanted—11098 brown and reindeer or similar; quantity; cash. Watkins 5886.

COATINGS Wanted—Heavyweight, brown, navy, for cash. Duberstein, 33 West 17th.

COATS Wanted—Open for quantities of low and popular priced coats, infants', children's, ladies'. Manson-Wegman, 132 West 27th.

COATS Wanted—Bolivia, panveains; superior, fur trimmed and plain; cash. Canal 4222.

COATS Wanted—Jobs for cash, also regulars at a price; any quantity. Canal 1161.

COATS Wanted—Jobs and close outs; any quantity. 19 West 20th. Chelsea 9828.

COATS Wanted—Jobs of all kinds at a price. Madison Square 4042.

CORDUROY Wanted—Juilliard 9000 or similar, pink and light blue. Stuyvesant 8726.

COTTON Goods Wanted—of all descriptions, for cash; any quantity; mail samples; quote lowest prices. Box 508, Schlussel Adv. Agency, 1,270 B'way.

CREPE DE CHINE Wanted—Open to buy 3 and 4 thread, for cash. Gaiety Waist, 31-37 West 27th.

DRESSES Wanted—Newest flapper and junior Spring styles. 9th floor, 48 West 25th.

DRESSES Wanted—Pay cash jobs Canton, tricotine, poiret dresses. 319 5th Av., 1st floor.

DRESSES Wanted—Misses' sizes; newest Spring styles only. 9th floor, 48 West 25th.

DRESSES Wanted—Looking at snappy woolen models. Warren Dress, 258 5th Av.

DRESSES Wanted—Jobs at a price. M. Rabinowich, 344 Whitlock Av., Bronx.

DRESSES Wanted—Jobs, quantity no object. 34 West 32d St., 5th floor.

DRESSES, Coats Wanted—Jobs; spot cash; samples. Harkavy Garment, 1,193 B'way.

DRESSES Wanted—Jobs, 2000; buy for cash. Riverside Dress House, 1,679 Madison Av.

DRESSES Wanted—Open for quality, at a price. 10th floor, 100 West 28th.

BUYERS' WANTS.

DRESSES Wanted—Contractors having the ability to create very smart styles and have ready and in preparation new Spring models in all fabrics, will find a great opportunity with large jobber; bring samples any afternoon. 158 Madison Av., 3d floor.

DRESSES Wanted — Contractors! manufacturers! modelmakers! we are in the market for Spring dresses; only high-class merchandise with exceptional style; submit samples. 10th Floor, 30 West 33d.

DRESSES Wanted—Large jobber placing stock orders medium to highest grade tricotine, poiret twill, canton crepe, crepe satin, velvet, serge, jersey dresses; submit samples. Bijou, 5 East 31st.

DRESSES Wanted—Large jobber placing orders on poiret and tricotine dresses, style suitable for large sizes; also buying jobs of silk and woolen dresses. 20th floor, 8 East 27th.

DRESSES Wanted—Large jobber adopting and placing orders on new Spring styles in taffetas, Canton crepe and cloth dresses; submit samples all week. 12 West 32d, 10th floor.

DRESSES Wanted—Jobber placing orders on high grade, exclusive advanced Spring styles; all materials; call all week. Nat C. Hirschfield & Co., 1 East 33d.

DRESSES Wanted—Large jobber buying new tricotine, Poiret twill, satin, canton and taffeta dresses, the better kind. Sample Room, 29 West 32d, 11th floor.

DRESSES Wanted—High class jobber now placing large orders on advanced Spring styles; state houses working for. Box 8, Oleck Advertising, 1,133 Broadway.

DRESSES Wanted—Large jobber will pay spot cash for jobs medium and better grade poiret twill and tricotine dresses; samples, 9-5. 28 West 33d, 5th floor.

DRESSES Wanted — Cotractors, manufacturers model makers; high grade jobber looking at Spring samples in silk and cloth. 12th floor, 8 East 27th.

DRESSES Wanted—We are placing orders on Spring dresses, wool, silk, cotton, for immediate delivery. Call with samples. Weisman, 36 West 32d.

DRESSES Wanted—We will buy for spot cash any quantity tricotine, poiret twill, canton crepe, serge, satin dresses. 5 East 31st St., 7th floor.

DRESSES Wanted—Jobbers placing orders for (Spring dresses) silks in all materials. Sterling, Rothstein & Co., 1,182 Broadway.

DRESSES Wanted—Jobber looking Spring dresses, all materials and Krepe Knit, Paisley silk and novelties. 4th floor, 14 East 33d.

DRESSES Wanted—Jobber looking at Spring samples in taffeta, Canton crepe and all other Spring fabrics. 16 East 33d St., 10th floor.

DRESSES Wanted—Placing orders on Spring styles in taffeta, silk and cloth; submit samples; daily, 9-5. 10th floor, 40 West 27th.

DRESSES Wanted—Open for quantity snappy wool dresses for immediate delivery; will pay spot cash. Call 3d floor, 26 West 32d.

DRESSES Wanted—Spring; we will place substantial orders on stylish, high-class Spring dresses. Louis Albert, 44 East 32d.

DRESSES Wanted—Jobber placing stock orders on new Spring styles in tricotines, poirets and taffetas. 129 W. 27th, 10th floor.

DRESSES Wanted—Large jobber placing stock orders on Spring silk and cloth dresses. 34 West 33d, 5th floor.

DRESSES Wanted—Jobber buying new Spring dresses, also jobs; Friday and Saturday. 29 West 30th St., 4th floor.

DRESSES Wanted—Will buy for cash jobs, any quantity, silks and cloth. 153 West 27th, 3d floor. Chelsea 6434.

DRESSES Wanted—Will buy for cash any quantity tricotine and canton crepe; bring samples. 34 West 33d, 5th floor.

DRESSES Wanted—Newest Spring models of juniors' and misses' dresses; placing orders. 38 West 26th St., 6th floor.

DRESSES Wanted—Large jobber placing stock orders on Spring silk dresses. 12th floor, 134 West 26th.

DRESSES Wanted—Jobs, all kinds; spot cash; call with samples. Lincoln Dress Co., 47 West 32d.

DRESSES Wanted—Children's, flappers, juniors' for Spring; will place orders. 7 West 30th, 11th floor.

DRESSES Wanted—Placing orders on new Spring styles; submit samples all week. 34 West 28th, 5th floor.

DRESSES Wanted—Open for any quantity of jobs in all materials, for cash. 34 West 28th, 5th floor.

DRESSES Wanted—Any quantity, jobs, tricotines for cash. H. & J. Leibowitz, 134 West 26th.

DRESSES Wanted—Jobber placing stock orders on all kinds of dresses. 3d floor, 26 West 25th.

DRESSES Wanted—Buying jobs tricotine, velour and serge dresses. 3d floor, 36 West 25th.

DRESSES Wanted—For special flyer; low prices. Manson, Wegman, 132 West 27th.

FLANNELS, Cotton Goods, Sateens, Percalines, Pressecloth and Sheetings wanted at price for cash. 103 West 31st.

FURS Wanted—Squirrel, beaver and wolf collars for cash. Harry Eidlinger, 20 West 27th.

FURS Wanted—Beaverette collars, for cash. Tanenbaum & Bloom, 135 West 29th.

FURS Wanted—Beaverette collars; for cash. Sol Levine & Co., 12 West 27th.

FUR Wanted—Coney coats, silk lined, cash. Louis Turoff, 118 West 22d.

FUR COATS Wanted—Good mink dolmans; will pay cash. Spring 860.

FURS Wanted—Wombat collars or skins. Wasserman, 30 West 21st.

FURS Wanted—Coats, kit and brown. I. Novick, 45 West 27th.

GINGHAMS Wanted—All colors in medium-size check 32-inch dress ginghams. Room 512, phone Penn. 2128, Wilson Building.

HOLLANDS Wanted—Olive, tan; we are buying quantities regularly; submit samples, prices. W 202 Times.

JERSEY Wanted—All wool heather, blue and brown, 12 ounce; must be cheap. Flaster-Bieler, 150 West 22d.

JERSEY Sport Coats and Suits Wanted—For Spring, being ordered by jobber. 32 West 31st St., 2d floor.

JUILLIARD'S Corduroy Wanted—Open for a quantity of navy 9000, for cash. Canal 4220.

MERCHANDISE Wanted—Retailing five cents to dollar, for large syndicate trades; must be cheap. N 173 Times.

PANVELAINE and Evor Wanted—In all colors. Eagle Cloak and Suit Co., 35 East Broadway. Phone Dry Dock 9601.

PEAU DE CYGNES Wanted—Good quality, nickel silver; cash. Bernstein, 24 West 25th.

PLAIDS Wanted—All wool. Eisenstadt & Joseph, 19 West 35th St.

PONGEES Wanted—Open to buy 200 pieces for cash. Madison Square 4941.

RAIN CAPES Wanted—1,000 dozen, girls', sateen, blue and red. B. A. Cohen, 225 5th Av.

SATEENS Wanted—Printed, good quality; open for quantity. Rothstein-Nelson, 129 West 29th.

SATIN Cantons Wanted—Black. Store, 22 West 32d.

SERGES Wanted—French, any quantity, firsts or seconds; will pay cash. Call Stuyvesant 2192.

SERGES Wanted—Men's wear at a price; cash. Jacobus Bros., Pennsylvania 2535.

SERGE Wanted—7301, quantity navy, for cash. E. Sperling Co., 320 5th Av.

SHIRTINGS Wanted—White jersey, 36 and 32 inches, at 75c and 66c, respectively. Pennsylvania 526.

SILKS Wanted—Jap; open to buy for cash naturals, white and colors. Holland Mills, 22 East 17th St. Stuyvesant 8223.

SILKS, Taffetas Wanted—Black and colors for immediate delivery. 35 West 35th, 12th floor. Fitzroy 5276.

SUITS Wanted—Stylish, stout, Spring styles. Call with samples. 10th floor, 31 East 28th.

SWEATERS Wanted—Open for quantities, low and popular priced ladies' sweaters and scarfs. Manson-Wegman, 132 West 27th.

TAFFETAS Wanted—Open for large quantity changeable taffeta, at a price. Horowitz, Cohen & Klein, 107 West 28th.

TAFFETAS Wanted—Open to buy quantity, street shades, strictly cash. A. Quint & Bro., 36 East 31st.

TAFFETA Wanted—Finest quality chiffons, taffeta. Vogel Mandelbaum, 40 East 19th.

TAFFETAS Wanted—Cheap; qualities in quantities. Apply Room 309, 370 7th Av.

TRICOTINES Wanted—For spot cash; quantity; cheaper grade. Scharfman Bros.; 26 West 28th.

TRICOTINES Wanted—DRW 5782, 2020, spot cash; also 54289, 11433. Stuyvesant 1373.

TRICOTINES Wanted—100 pieces, cash; must be cheap. Empire, 149 West 27th.

VELOURS and Twill-back Velveteen Wanted—Open for quantity at a price; will pay cash. Wonder Dress, 500 7th Av. (38th St. side).

VELOURS Wanted—Heavyweight; all wool; large quantity. Wex-Maid, 19 West 24th. Chelsea 9828.

VELOURS Wanted — Reindeer; quantity; cash; must be cheap. Watkins 5886.

VELOURS Wanted—Open for large quantity. Call 1,140 Broadway, 3d floor.

VELOURS Wanted—13520 and 13518, brown and reindeer. Chelsea 4814.

VELOURS Wanted—American 13518 or similar, for cash. Spring 4846.

VELOURS Wanted—13518, shades 302 and 384 only. Chelsea 5380.

VELVET Chiffon Wanted—Black, any quantity, for cash. Blau & Hirsch, 229 West 26th.

Contracts Wanted.

DRESSMAKER creates original models at reasonable prices to the trade. Z 2194 Times Annex.

OFFERINGS TO BUYERS.

Fifteen cents per word each insertion.

APRONS for immediate delivery; complete assortment for ladies' maids and nurses; from $2.25 per dozen up. Kursheedt Apron, 220 5th Av.

APRONS—Close out lots, the better kind, lockstitched, $2.25 up. Dean's, 45 East 17th St.

BOLIVIAS, Buckley, Cohen's Ulua, navy, reindeer, henna, black, copen and other shades. Henry Samson, 656 Broadway. Spring 2716.

BOLIVIAS—American 0417, 21283, all colors; Stevens' 6185; also complete Spring line American Woolen goods. Madison Square 1520-5191.

BOLIVIAS—0417, 0453, 21278, 21275, 21282, 6172, 4365; broadcloths, 112, 315. Israel Cummings, 35 West 25th. Chelsea 4910.

BOLIVIAS—21282, 21283, 908, 1268, 911, 321, 21278; also 1645 diagonal moussyne, below market price. Fitzroy 4376.

BOLIVIA, Eich 383, Andris, Superior American 13413, 13115; other makes cheap. Madison Square 5154.

BOLIVIAS, Velours, 0453, 21278, 13518, 16021, 600, 112 broadcloth. Warren Woolen, 41 West 25th.

BOLIVIAS, Normandies—0417, 0453, other fine grades; $2. Atlas Textile, 27 West 27th.

BOLIVIA—American 21283, 21278, all colors; velours 13520, 13911, 16021. Chelsea 3924.

BOLIVIAS—American, at the right price. Victory Woolen Co. Longacre 6205-6206.

BOLIVIA—0417, 0453, 21283, 13413, 21278, Juilliards 2214. Madison Square 9087.

BOLIVIAS — 21283, 13418, 0417, 112, 21278. Store, 11 East 30th. Longacre 5456.

BOLIVIAS—All colors, for immediate delivery. Madison Square 2650.

BOLIVIAS 16023, 0417, 0453, 21282, 21283. Ben Laure, Longacre 3071.

BOLIVIA EICH 383, all shades, to close out. Watkins 6022.

BOLIVIA—16025, 13413, 21278. Chelsea 7689.

BROADCLOTH—Botany, for sale; all colors; reasonable price for cash. J. Krimsky, 89 Division St. Orchard 5323.

BROADCLOTH—Juilliard's 110 for immediate delivery. Henry Samson, 656 Broadway. Spring 2716.

CANTON Crepe—10 black, 10 navy, $1.50, 8 per cent. off. Longacre 4987.

CHIFFON VELVET—Black, below market price. I. Metter, 77 Madison Av.

CHINCHILLA—Raritan 143, gray. Fitzroy 4376.

COATINGS—110983, 21278, 15091, Delands 9600, Lawrence, 3502-40-6-40-10. Edelson & Hand, 16 West 22d.

COATS, Suits, Dresses—Unheard values, pretty all wool serge dresses, $2.90; Bromleys, $4.75; tricotines, $5.50; crepes, $5.75; silk lined fur trimmed embroidered suits, $10.75; coats, coats, big values, snappy styles, $8.75, $12.75; never undersold. Emanuel, 43 West 27th.

COATS—Long and short, in desirable materials, trimmed with raccoon, Australian opossum and beaverette collars; also big assortment of plush coats for immediate delivery. Mines & Flaster, 103 West 27th.

COATS—Panvelaines, Evora, Pollyanna, Normandy coats; trimmed beaver, squirrel, wolf, &c.; season's newest models; popular prices; immediate deliveries. Stollerman-Donovan-Berkman, 1,140 Broadway.

COATS—Ladies', juniors' jobs on hand; latest creations; bolivias, normandies and suedines, plain and fur-trimmed; manufacturing on premises. Charnay & Freed, 158 West 27th.

COATS—Bolivias and normandy coats, full peau de cygne lined and interlined, fur trimmed, all shades; immediate delivery; price $21.75. Bloom & Lowenthal, 104 E. 32d.

COATS—Plush coats, fur-trimmed, for your holiday trade. It's Volume that makes our Values possible. Come up and see for yourself. Cohen & Whellan, 48 West 25th.

COATS—Big variety, excellent materials, fur trimmed, seasonable styles, to close at exceptionally low prices. Gotham Ladies' Apparel House, 24 West 31st.

COATS—Children's, juniors' and ladies'; fur and self-trimmed; latest styles; immediate delivery; reasonable prices. Gleichenhaus Bros., 51 West 24th.

COATS—Children's, intermediates', infants', for special sales, $3.75-$10; also jobs 5,000 on racks. Perfect Kiddies Coat House, 158 West 27th.

COATS—Trimmed with desirable fur, bolivias blouse, straight line. S. L. Blumenson, with S. L. B. Cloak Co., 134 West 26th.

COATS—2,500 fur-trimmed, beaver, wolf, squirrel, raccoon; all leading materials; closing out prices. Uneeda Cloak, 12 West 27th.

COATS—Special values, velour coats, full length and fully lined, $6.75; other good values in coats and suits. Jacobs, 30 West 32d.

COATS—Forty inches silk plush coats with Australian opossum collar, silk-lined, $18; many similar values. Ulin Bros., 34 East 12th.

COATS—Bolivia and plush, fur-trimmed, infant and intermediate coats, $2.50 up. Rosenfeld Bros. & Rosenberg, 22 West 21st.

COATS—Sport, polo and all kinds fur trimmed; also jersey suits; immediate delivery; low prices. Libowitz, 131 West 28th.

COATS AND SUITS—Immediate delivery; Veldynes, Panvelaine, Andrea, Superior; suits all materials. Brooks Co., 37 W. 20th.

COATS—Plush, cloth, fur trimmed and plain, on racks; chic, snappy models; real bargains. L. Schwartz & Sons, 129 West 29th.

COATS—Remarkable values in plushes and cloth, in all desirable materials; immediate deliveries. I. Novick, 45 West 27th.

COATS—Wonderful values in plushes and cloths, fur trimmed and plain; immediate shipment. Singer & Son, 45 West 27th.

COATS—Children's, 5,000 on racks, 8-14 velour embroidered, lined throughout. Eisenberg & Friedman, 57 East 11th.

COATS, Suits, Dresses—(Stouts); close out sacrifice; high-class styles and quality. Wolf-Latner, 122 West 26th.

COATS—All materials; immediate delivery, closing out at sacrifice. Brown Cloak and Suit Co., 48 West 33d.

COATS—Ladies', children's; closing out cheap. Weinstein Cloak Co., 110 West 27th. Watkins 8231.

COATS—For immediate delivery; plushes, velours and bolivias. Norwalk Bros., 105 Madison Av.

COATS—Closing out; Australian trimmed, bolivia and swedine. Bernstein, 31 West 31st.

COATS—Plush, fur-trimmed, jobs, samples, to close out. Friedman-Stout, 36 West 22d.

COATS—Bolivias, silk lined, $13.75. Samuel H. Cohen, 1,181 Broadway, corner 28th.

COATS—300 high grade, squirrel, beaver, wolf collars. Premier Garment, 45 W. 27th.

COATS—Infants', children's, ladies', to close out, cheap. Edelson & Hand, 16 West 22d.

COATS—Children's, 3-14; immediate delivery. Zimmerman & Rothstein, 143 West 20th.

COATS—Ladies', juniors', close out cheap. Eisenberg & Friedman, 57 East 11th.

COATS—Ladies' junior, to close out cheap. Michael Diamond, 141 West 21st St.

COATS, Blouses—All materials; fur trimmed and plain. Maidoff, 16 East 17th.

COATS—Fur trimmed, best values in town. Eisen & Son, 149 West 38th.

COTTONS—Shubert's fancy stripe No. 980, assorted color combinations below market price. Phone Murray Hill 6487.

CREPE DE CHINES, crepe meteors, 85 colors, canton crepes, crepe satins, heavy crepes, charmeuse, wash satins, shirtings, radiums, messalines, poplins; export trade solicited. M. Marks Co., 354 4th Av. Mad. Sq. 7300.

DRESSES—Jersey, closing out, attractive prices; sleeveless; all colors; $2. Rubber Garment, 18 West 27th.

DRESSES — Wonderful values; tricotine dresses; close out at a price. 25 West 31st, 11th floor.

DRESSES, 3,000 — Tremendous sacrifice; silks and tricotines; $4.75 up. 16 West 31st, 1 flight up.

DRESSES—200 velveteens in job, to close out for cash; latest styles. 1,261 Broadway, Room 912.

DRESSES—500, close out; tricotines, canton and charmeuse, at very low prices. David Satten, 140 West 22d.

DRESSES—Contractor has tricotine samples to close out very cheap for cash. 6 West 18th, 12th floor.

DRESSES—Contractor has cloth and silk dresses to close out. S. & A. Dress Co., 138 West 17th.

DRESSES—150 tricotines, better grade, to close out; reasonable. 30 West 21st, 12th floor.

DRESSES—Job of all wool children's serge, at a price. S. Fazekas & Son, 135 5th Av.

DRESSES—Job 200 tricotine, close out at sacrifice. Brill Dress, 118 West 27th.

DRESSES—Job of tricotine and Canton dresses, close out. 15 West 21st, Room 205.

DRESSES—2-piece jersey pleated skirt, $4.75. Potter & Schattman, 31 West 31st.

DRESSES—Youthful stouts, special close out in misses'. Deutsch, 23 West 32d.

Cotton Goods Opportunity

Thoroughly experienced salesman executive will consider a change if a big enough proposition is offered him.

G 272 Times.

WORMSER & CO.
Commercial Bankers
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OFFERINGS TO BUYERS.

DRESSES — Extraordinary values; whether you are just looking or actually buying, do not overlook our poiret twills, chiffons, velvets, duvetyns, canton crepes, satin-face canton, &c., selling before for $32.75, now $12.75 to $16.75; complete assortment ready for immediate shipment. Crescent Dress, 122 West 26th.

DRESSES—Jersey 8-ounce, jersey two-piece pleated skirts with linen collars and cuffs; also one-piece style; style 8-16 and 14-18; prices, $4.25, $5 and $5.25; terms 8-10. Handler & Brodie, 15 West 24th.

DRESSES—Extraordinary dress values, attractive prices; elegant assortment; snappy styles; all materials; close out jobs; see these values for successful and profitable sales. Chauser, 137 West 27th.

DRESSES—Tricotines, in newest exclusive models, $6.75; re-orders received every day on these numbers; don't fail to see these values, as they are profit bringers. Brill Dress, 118 West 27th.

DRESSES—Latest styles in tricotines, cantons and lace dresses of the better kind at attractive prices; also fine assortment of dresses to close out at a price. Fairmont Dress, 11 West 32d.

DRESSES—Tricotines, poiret twills, velvet, jersey, velour, canton crepe; season's latest creations at very attractive prices. Weingarten Bros. & Co., 145 West 30th.

DRESSES—Children's, for immediate delivery; serges, also plaids and checked ginghams; latest styles, sizes 7-14; to close out at a price. S. Rosenman & Co., 18 West 21st.

DRESSES—Unheard of values, satins $3.75 charmeuse $5.75, wool French serges, elaborately embroidered $5, tricotines. Loeb-Nussbaum, 119 West 23d.

DRESSES — 1,000 better grade tricotine, poiret twill and jersey dresses, to close out; newest models. Stollerman-Donovan-Berkman, 1,140 Broadway.

DRESSES—Tricotines, cantons, poiret twills, velours and jerseys, for special sales, $3.75 and up, new models. Goldblatt & Schaeffler, 130 West 25th.

DRESSES—Children's gingham, 1,500 dozen; will close out at ridiculous figure, as we need money. Phone Haslup, 2 East 23d St., Gramercy 3194.

DRESSES—Only those that are open for better merchandise; ready to sacrifice on account of moving. Horowitz & Lowy, 11 West 32d.

DRESSES—Exclusive models of poiret twill, tricotines, satin-faced cantons, to close out cheap. Bear Garment Mfg. Co., 9 West 26th.

DRESSES—500 better grade excellent assortment, tricotines, poiret twills, canton; close out very cheap. Klarett, 236 5th Av.

DRESSES—Disposing of newest styles wool tricotines, $5.75; velours, $4.75; manish serges, $4.25. 8th floor, 153 West 27th.

DRESSES—500 velour, tricotines, jerseys and plaid guimp dresses to close out cheap. Bear Garment Mfg. Co., 9 West 26th.

DRESSES—300 for sale; canton crepes, tricotines and poiret twill; reasonable prices. Kosmith Dress Co., 9 West 20th St.

DRESSES—300 tricotine, poiret twill, canton crepe; close at sacrifice price. Marbea Dress Co., 38 West 32d.

DRESSES—Junior and misses' linen and gingham dresses to close out at a price. Bildmore Dress, 6 West 20th.

DRESSES—High-grade tricotine, poiret twills and silks; close out. Dolly Varden Dress Co., 510 6th Av., at 31st.

DRESSES—Disposing of newest styles jersey and serge dresses at closing out prices. Cohen-Edelman, 1,225 Broadway.

DRESSES—Jobbers, don't fail to see our exclusive line of Spring models. Fifth floor, 27 East 30th St.

DRESSES—Contractor has a lot of high-class silk and cloth dresses to close out. Hyman & Grossberg, 15 West 26th.

DRESSES—Contractor has 1,000 tricotine dresses to close out, $5 and $7.50. Jeanne Mfg. Co., 49 West 27th.

DRESSES—Bramley's, all shades, close out at price. Samuel Dorf, 13 East 30th.

DUVETYNE—Henna, black, brown, navy, beaver, tan and other colors. Loewenthal & Rosenberg, 44 East 29th. Madison Square 2328.

DUVETYNES and Taffetas—All colors. Republic Textile Co., 22 West 32d.

FUR collars for sale, beaver, squirrel, nutria and mole; ready for immediate delivery. Tramter & Verfall, 48 West 26th St.

FUR Collars—Australian opossum, beaverette, sealine, brown coney; different shapes; cheap. Progress, 15 West 24th.

FURS—We make Australian opossum, mole, beaverette. Nat Rabinowitz, 234 W. 20th.

FURS—Jobs, nutria, Persians and monkey skins; sacrifice. Rosner Bros., 303 5th Av.

FUR Collars—Australian Opossum and beaverette shawls. 1,140 Broadway, 10th floor.

FUR Skins—1,000 black caracul skins; finest quality. Call Madison Square 4570.

FURS, Coats and Wraps—Will close out at sacrifice. Call 29 West 35th, 1st floor.

FUR—Manchurian wolf collars for sale cheap. 45 West 27th, 9th floor.

HOSIERY—Small, clean jobbers' stock, sacrifice at big discount; silks, mercerized, heathers, &c.; act immediately. Phone Madison Square 1684.

JERSEYS—10¼ to 12 ounce jersey cloths; immediate delivery. Crescent Knitting Corp., 33 West 34th. Fitzroy 2212.

KERAMI—Black dobson, finest Kerami in babyland. Madison Square 3121.

KRIMMER CLOTHS—Astrakhans. Beaumont & Bloom, 315 4th Av.

MARVELLAS, Evoras, Orlandos, Pannevelaines, 4703 duvetynes; also pollyannas; all shades. Longacre 7985.

MIDDIES—Flannel, all wool, Parker-Wilder, $2 each and up, quantity. Abe Milliman, Inc., 20 West 33d. Pennsylvania 6810.

MOUSYNE, Veldyne, Duvetdelan, all colors; also navy and black twill cord and piquetine. Murray Hill 8441.

NAINSOOK—Fruit of the Loom, unticketed, for sale. Phone Gramercy 2081.

NIGHTGOWNS — Heavy flannelette, $6.37½ dozen. Star Mfg. Co., 135 5th Av.

NISHNI—Cheap. Madison Square 2094.

NORMANDY—American 0417, shade 382, 383; also 4 pieces Yalama, brown, reindeer, taupe. Glenmore 1257.

OVERCOATS—Boys', $2.25; dark colors; small sizes only; bargains in men's overcoats. Louis Friedman, 713 Broadway.

PEAU DE CYGNE, messaline, navy, black; cheap for cash. Bernard Cohen, Chelsea 8180.

POIRET Twills, Tricotines — Dress weight velours, Botany, yalama; close out cheap. Madison Square 1520-5191.

OFFERINGS TO BUYERS.

POPLIN, Irish, Burton, 27-inch, tan shade, 50 pieces; special price. Telephone Stuyvesant 7877.

ROBE CLOTH—Lawrences, at lowest prices. Miller Bros., 118 West 22d.

SERGES, also brown Juilliards 5302, 54289, 7120, 7312, 7614, 8850; also tricotines, Poiret twills, velours, bolivias and a large variety of fancy skirtings in stripes and plaids. Henry Samson, 656 Broadway. Spring 2716.

SERGES—Amoskeag 8850, navy and black; quantity for immediate delivery; also 7301. Warren Woolen, 4 West 25th.

SILK Nets—Dress manufacturer will sell, under price, 150 pieces, all colors; also 25 pieces double warp silver cloth. Room 1002, 16 West 23d.

SILKS, Peau-de-Cygne and Foulards—Also Venetians. Fitzroy 4378.

SILKS—Printed Japs beaver to close out. Madison Square 8103.

SUITS—Jersey suits and guimpe suits, all colors; immediate delivery; closing out prices. Cohen-Edelman, 1,225 Broadway.

SUITS—Big job of fur trimmed suits and coats to close out very cheap. Hoffman & Horowitz, 45 West 29th.

SUITS—Closing out balance Fall stock better grade fur-trimmed suits. Cohen-Edelman, 1,225 Broadway.

SUITS—Jobs to close out; tricotines and velours, fur trimmed and plain. Maidoff, 16 East 17th.

SUITS—Fur trimmed; close out at sacrifice prices. Louis B. Lieberman, 40 West 27th.

SUITS—Plain and fur trimmed, close out at a price. Stein & Kirsch, 13 West 31st.

SUITS—Better grade at great sacrifice. Rubinstein & Dochter, 8 West 30th.

SUITS—Closing out jersey suits, $5 and up. Rubber Garment, 18 West 27th.

SUITS—Stouts, close out; coats; immediate delivery. Dunn, 127 West 25th.

SUITS—To close out. A. H. Gittelson, 39 West 29th.

TAFFETAS—50 pieces, navy, brown, sky, pink, to close out, below market price, dress manufacturer. Telephone Pennsylvania 1032.

TAFFETAS—Navy and copen, 80c net; about 250 yards. Spring 7934.

TOYS and Xmas Tree Ornaments—Received large shipment of latest German novelties. The Chn. Zimmerman & Son Co., 70-76 Tuers Av., Jersey City, N. J.

TRICOTINES—Various grades; poiret twill; also velours, $1, $1.35, $1.65; serges very cheap. Atlas Textile, 27 West 27th.

TRICOTINE 5782, also better navy, black, cheap. Abramson Bros. Madison Square 5154.

TRICOTINES and Poiret Twills—All qualities. cheap. Fitzroy 4377.

TWEEDS — Several ranges of beautiful tweeds for immediate delivery; prices range from $1.25 up for 54-inch width. Finkelstein & Son, 696 Broadway. Spring 6311.

TWEED—Imported Irish, at a price; suitable ladies' sport suits and coats; desirable shades. Frank & Dunn, 821 Broadway.

UNDERWEAR Silk and Kimonas for immediate future delivery; lowest prices. Victory Silk Garment, 90 Prince. Spring 0405.

VELOURS—American 16021, all shades; 13516, all shades; 13120, all shades; 21254, suedine, all shades; 0417, brown; Juilliard's 110 and 2002, all shades; F. & H. dephine, all shades. Call Murray, Madison Square 9240.

VELOURS—Heavy and light weight, suitable for coats, suits, dresses, in all colors; immediate delivery; also Poiret twill. Madison Square 2650.

VELOURS—Heavyweights and lightweights in all shades. Henry Samson, 656 Broadway. Spring 5372.

VELOURS—For dresses and coats, fine quality, 56-inch, $1, $1.35, $1.65. Atlas Textile, 27 West 27th.

VELOURS 13518, 13520. Israel Cummings, 35 West 25th. Chelsea 4910.

VELOURS—13516, 13911, 16021, Juilliards 110, Madison Square 9087.

VELOURS—American 13520, 13516, brown. Fitzroy 2138.

VELVETEENS—All colors, 27-inch twill back; strictly firsts; will sacrifice. Pressman, 423 4th Av.

VENETIANS—Black, 32 and 36 inch, imported; large quantities, good qualities; cheap. Stuyvesant 1971.

VENETIANS, suedelike and black; cheap. Fitzroy 4376.

WAISTS—Jobber's line ready; tricolette, georgette, crepe de chine; $18 up. Eagle, 130 West 28th.

WAISTS—Closing out odd lots georgette, crepe de chine. Frank, 130 West 28th.

YALAMAS and Velours—5035, 4314, 8513, 934, 936; cheap. Fitzroy 4376.

Contracts Offered.

CONTRACTORS on dresses desiring out work apply 52 West 27th, first floor.

Allied Industries.

ARMY HIP BOOTS—U. S. Hood and Goodyear, sizes 7 to 11, original cases, $2 per pair in 10-case lots and over; terms cash. Elias Berlow, 610 Broadway.

ARMY reclaimed jerkins, clean and in salable condition; moderate price. Fermont-Jordan Co., 16 East 23d. Gramercy 0113.

BEADED NECKLACES—Importer will sacrifice for cash attractive lot, popular styles, colors; Christmas sale opportunity. Doyle & Co., Inc., 122 Broad St. Bowling Green 10276.

ESTABLISHED silk house, with salesmen out of town covering all States, desires to represent reliable mills manufacturing broad silks; correspondence strictly confidential. W 233 Times.

TINSEL THREAD—Imported; will sacrifice for cash four cases; fine quality. Doyle & Co., Inc., 122 Broad St. Bowling Green 10276.

Help Wanted.

SALESMAN, experienced, for branded advertised hair net; must have good following among drug, specialty and dry goods stores; liberal commission. V 910 Times Downtown.

SALESMAN, experienced, for branded advertised hair net; must have good following among drug, specialty and dry goods stores; liberal commission. V 910 Times Downtown.

Situations Wanted.

BOOKKEEPER—Credit man six years with leading dress house; can take complete charge; moderate salary. E 414 Times.

Wholesale Only
WE HAVE AVAILABLE
ON THE RACKS
for
IMMEDIATE DELIVERY
A CHOICE LOT OF
Tailor Kraft
Custom-made - ready-made
Garments
LADIES' & MISSES' COATS
ALL FUR TRIMMED
T. KLIPSTEIN
THE HOUSE THAT ORIGINATED THE TAILOR KRAFT GARMENT
HOBART BUILDING
1372 BROADWAY FITZROY 1140-1-2-3

Wholesale Only
COATS
BOLIVIAS, trimmed with Nutria, Australian Opossum and Skunk.
IMMEDIATE DELIVERY
Argyle Cloak and Suit Co.
114 West 26th St.

AUCTIONS.

COMMERCIAL INVESTMENT TRUST
Lienors
Will Sell at Public Auction by
CHARLES SHONGOOD, Auctioneer,

on Saturday, November 19, 1921, at 10:30 o'clock A. M., at the salesroom of Boulevard Shirt Company, Inc., 230 Fifth Avenue, New York City, for cash to the highest bidder, the following described merchandise of Boulevard Shirt Company, Inc., and any interest of Sander Weiss in any part thereof.

(a) The stock of shirts, pajamas, handkerchiefs, collars, piece goods, etc., in the 11th floor of the premises, 230 Fifth Avenue, in the City of New York and at 46-48 Franklin Street, Newark, N. J.

(b) Sundry accounts and bills receivable and choses in action, as of October 2, 1921, in the aggregate sum of $26,296.27 and all other accounts and bills receivable on the books of Boulevard Shirt Company.

(c) All of the capital stock of Smith & Linnett Shirt Company, a corporation under the laws of the State of New Jersey.

Said merchandise can be inspected at the premises, 230 Fifth Avenue, New York City, and 46 Franklin Street, Newark, N. J.

AUCTIONS.

Samuel Marx, Auct'r,
Sells by Public Auction
TO-DAY, Nov. 4th, 1921
TO-MORROW, Nov. 5th
at 1:30 P. M. Each Day.
THE ENTIRE COLLECTION OF THE
Reliable Art Galleries
ON PREMISES
224 West 34th St.
Between 7th and 8th Aves.
ANTIQUE AND MODERN
FURNITURE
AND
BRIC-A-BRAC
Aubusson Tapestry Living Room Suite, Empire Bedroom Suite, Teakwood Furniture, Curio Cabinets, etc.
BRONZE AND MARBLE STATUARY, METAL AND PORCELAIN VASES AND CHINAWARE, IVORIES, CLOISONNES, CARVINGS, CLOCK SETS, MINIATURES, PEDESTALS, RUGS AND DRAPERIES, VICTOR VICTROLA, ENGLISH AND BOHEMIAN GLASS, PLAQUES, FLOOR AND TABLE LAMPS, RUSSIAN ENAMELS AND ANTIQUES, CUT GLASS AND CRYSTALS, PAINTINGS AND PICTURES.
A Large Collection of
Sterling and Sheffield Ware.
Sale Conducted by BENJAMIN MARX.
Auctioneer's Office, 115-117 W. 23rd St.

BUSINESS RECORDS.

In Town.

ECKSTEIN & KASS—A petition in bankruptcy was filed yesterday against Mark Eckstein and Nathan Kass, doing business as Eckstein & Kass, manufacturers of furs, at 158 West Twenty-ninth Street, by these creditors—Jeanette Frimarck, $625; Herman Lustgarten, $300; Ruby Benjamin, $102. Judge Learned Hand appointed George W. Martin receiver, under $8,000 bond. It is stated that the liabilities are about $100,000 and assets about $15,000.

LACHMANN & KLEIN—A petition in bankruptcy was filed yesterday against George Lachmann and Max Klein, doing business as Lachmann & Klein, jobbers in women's hats, at 62 West Thirty-eighth Street, by these creditors: Mittler & Marks, $1,570; Wolf Knopp, $211; Berg Brothers, $546. Judge Learned Hand appointed Edmund Wright receiver under $10,000 bond. It is stated that the liabilities are about $50,000 and assets about $20,000.

KARP & KASS—A petition in bankruptcy was filed yesterday against David Karp and Harry Kass, doing business as Karp & Kass, manufacturers of furs, at 39 West Twenty-ninth Street, by these creditors: Ruby Benjamin, $166; Jeanette Frimarck, $150; Jacob Hecher, $250. Judge Learned Hand appointed William Rand Jr., receiver, under $2,000 bond. It is stated that the liabilities are about $70,000 and assets about $5,000.

MEYER BERKOW—A petition in bankruptcy was filed yesterday against Meyer Berkow, dealer in shoes, at 923 East 180th Street, by Kerr & Weisblatt, Inc., on a claim of $1,339. Judge Learned Hand appointed John L. Lyttle receiver, under $5,000 bond. It is stated that the liabilities are about $18,000 and assets about $10,000.

HUDSON BUTTON WORKS AND DIANA NOVELTY WORKS—A petition in bankruptcy was filed yesterday against Sol Levy and Harry Yamsky, doing business as the Hudson Button Works and Diana Novelty Works, manufacturers of buttons and novelties, at 317 East Thirty-fourth Street, by these creditors: Walter Grim, $351; Belle Siegel, $176; Jeanette Frimarck, $200. It is stated that the liabilities are about $45,000 and assets about $10,000. Judge Learned Hand appointed Mary G. Potter receiver, under $5,000 bond.

WASSERSTEIN & WEITZNER, INC.—A petition in bankruptcy was filed yesterday against Wasserstein & Weitzner, Inc., furs, at 218 West 27th Street, by T. Sasiaw on a claim of $3,983.

H. M. ESKENASY—A petition in bankruptcy was filed yesterday against H. M. Eskenasy, cotton goods, at 1,685 Bathgate Avenue, by these creditors—Isidore Berger, $625; Herman F. Leyden, $102; Ruth Samuels, $55.

TILMAR CATERING CO., INC.—A petition in bankruptcy was filed yesterday against the Tilmar Catering Co., Inc., restaurateur, at 10 Broadway, by these creditors—Harry Cahane, $6,500; Jack Bauer, $5,000; Edward Davis, $267.

LANG TRIMMING CO.—A petition in bankruptcy was filed yesterday against Bernard Lang, doing business as the Lang Trimming Co., at 152 Bleecker Street, by these creditors—H. Wolper, $314; Margaret A. Wood, $10; Dorothy Resnikoff, $700.

HECHT & GREENSPAN—A petition in bankruptcy was filed yesterday against Abe Hecht and Joseph Greenspan, doing business as Hecht & Greenspan, dry goods, at 48 Canal Street, by these creditors—Jeanette Frimarck, $77; Gertrude Weiss, $171; Belle Siegel, $500.

MOE SCHECHTER—A petition in bankruptcy was filed yesterday against Moe Schechter, dealer in women's apparel, at 385 Grand Street, by these creditors—Eastern Mfg. Co., $484; Belle Schneider, $9; Morris H. Katz, $54. Judge Learned Hand appointed Robert C. Rand receiver, under $2,000 bond. It is stated that the liabilities are about $10,000 and assets about $5,000.

OLD SLIP LUNCH CO.—Frank H. Cordes and Anthony Steinhilper, doing business as Old Slip Lunch Co., at 4-6 Hanover Square, filed a petition in bankruptcy yesterday, listing liabilities of $3,416 and assets of $2,218.

JANICE, INC. Treasurer Price denies that this company, noted from the records in this column of THE TIMES yesterday as having been put into bankruptcy, is insolvent, and says it has assets of $7,000 to meet $1,200 of liabilities, and that the company is taking steps to protect itself against suing creditors.

BRADFORD KNITTING MILLS. In the matter of the bankrupt proceedings against this company, the North American Bank, reported from the records in this column yesterday as a creditor for $36,000, writes to say that its claim is only $3,600 and that the claim is secured.

SPAN KNITTING MILLS. — A petition in bankruptcy has been filed against Moe Goldman, trading as the Span Knitting Mills, 658 Manhattan Avenue, Brooklyn, by Morris Friedman for $236, American Knitting Mills $80 and Le Roy Knitting Mills $400.

JOHN J. McNEVIN, salesman, 77 Linden Street, Brooklyn, has filed a petition in bankruptcy, with liabilities of $7,029.82 and assets of $200.

SAMUEL KATZIN, 2,024 Eighty-fifth Street, Brooklyn, has filed a petition in bankruptcy, with liabilities of $1,240 and assets of $200.

KAVNER WAIST COMPANY.—Judge Garvin has appointed John J. Lyttle ancillary receiver for Cassiel A. Kavner, trading as the Kavner Waist Company, 44 West Thirtieth Street, Manhattan.

ROCKFORD TABLE AND DESK CO., INC. Judge Learned Hand yesterday appointed William J. James receiver for the Rockford Table and Desk Co., Inc., office fixtures, at 233 Broadway, under $10,000 bond. Liabilities are about $40,000 and assets about $22,000.

COHN-PALEY CO. Judge Learned Hand yesterday appointed Julian Hartridge receiver for Cohn-Paley Co., manufacturers of neckwear, at 30 West Fifteenth Street, under $5,000 bond. Liabilities are about $30,000 and assets about $10,000.

BARUCH & GOLDSMITH, furriers, at 15 West Twenty-sixth Street, filed schedules in bankruptcy yesterday, listing liabilities of $169,998 and assets of $14,500, main item of which is stock, $14,000. Principal creditors listed are Bloomingdale Bros., $45,102; secured; Dimou Bros., $20,410; New York Fur Auction Sales Corporation, $16,917; Irving National Bank, $9,800.

ARTHUR WEINSTEIN of 462 Manhattan Avenue, filed schedules in bankruptcy yesterday, listing liabilities of $4,421 and assets of $800.

SAMUEL BERNSTEIN, cloaks and suits, at 30 West Thirty-third Street, filed schedules in bankruptcy yesterday, listing liabilities of $157,826 and assets of $28,200, main items of which are stock, $23,000, and fixtures, $5,000. Principal creditors listed are American Woolen Co., $27,546; Metropolitan Bank, $17,000, secured; Brilliant Cloak and Suit Co., $3,185; Herman & Rosenthal, $3,261.

HOLLANDER & FISHMAN, INC. Judge Learned Hand yesterday dismissed the petition in bankruptcy filed on Oct. 1 against Hollander & Fishman, Inc., of 752 Broadway.

Out of Town.

Special to The New York Times.

ROCHESTER, Nov. 3.—The Oliver Motor Truck Corporation of Buffalo has filed a petition in bankruptcy, with liabilities of $34,522 and assets of $5,267.

JUDGMENTS.

Filed yesterday, the first name being that of the debtor:

In New York County.

Aronsohn, Morris—L. Littman	$14,012.71
Ascher Enterprises, Inc.—Mary and Casualty Co.	517.20
Abraham, Joseph—N. J. Miller et al.	120.15
Auto Realty Corp.—G. M. Gibbs	1,242.97
Austin, John F.—J. K. Vogel	137.60
Avedon, William — Gem Press House, Inc.	126.85
Burnee, Rhea, and Bernhardt Steger—People, &c.	200.00
Broadedge Corp.—J. J. Ryan	332.20
Belyea Giant Electric Machinery Co.—H. E. Ackerly	337.55
Cohen, Addie—Wool Novelty Co., Inc.	263.45
Chadakopsky, Isaak—N. Halpern	102.65
Clark, Thomas F.—H. Himmel	541.70
Canstine, Frances—J. Scarpelli	125.75
Chabott, William—B. Stein et al.	166.11
Columbia Products Corp., Louis C. Tetaro and Herbert Wheeler — Sprout, Waldron & Co., Inc.	357.35
Campbell, George—P. Van Exter	215.50
Crandall, Benjamin F.—Sprout, Waldron & Co., Inc.	327.65
Cortez, Estelle—Hahne & Co.	176.58
Cristiani, Gaetano—E. D'Avella	282.38
Dreolling Corp., Morris Lisowski and Paul F. Deisler—M. Shlivek	542.65
Eschmann, Bettina E. and Edgar A.—Franklin Savings Bank	6,128.18
Eagle Paper Box Co., Inc.—Box Board and Lining Co., Inc.	3,745.27
Ehrlich, Mary—Butler Bros.	504.70
Esler, Rebecca or Mrs. Frederick—J. J. Jonas	455.34
Ferguson, Joseph E.—Antipyros Co.	348.50
Fuinfredo, Charles or Funelo—People, &c.	500.00
Farner, Abraham — Maryland Casualty Co.	201.65
Froehlich, Jesse—Ntl. Bank of Commerce	3,162.22
Giannone, Salvatore—Town Taxi Co., Inc.; costs	122.45
Graham, Leon W. and David Goodman—Republic Player Roll Corp.	100.87
Ginsberg, Samuel M. and Miriam Feinstone—F. R. Hall	2,619.06
Gonzales, Andres—Mechanics and Metals Bank	531.20
Gordon, Sam—A. Roman	141.70
Grund, Albert R.—F. Kamro	453.89
Galerstein, Jacob—P. Richless	199.82
Graham, Matthew—Butler Bros.	268.68
Hempstone, Frank W.—L. F. Deutzman	161.45
Hoyt, Marie E.—J. Nasanowitz	316.91
Hermanson, Samuel L.—S. A. Cosel	246.74
Hudson, Perry A.—James McCreery & Co.	151.70
J. Mills & Co., Inc.—M. J. Vaughn	800.40
James, Anna C. and Abraham S. Gilbert, ex'rs—I. Warden	26,507.11
Jacobowitz, Harry H.—M. Machnetberg	217.79
Kessler, Jack—Max Marx, Inc.	152.64
Keefe, Schumacher Co., Inc.—Trade Lithograph Co., Inc.	274.36
Kotite, Taufick and Eashid J. O. Kesm (T. N. Kotite & Co)—A. Phillippi & Co.	4,943.32
Kutner, David—J. Latiman	206.43
Kirsch, Oscar—P. Lipps et al.	9,214.99
Kraftsof, Morris—J. Kaufman	194.35
Lewis, Augustus E.—S. G. Levy et al.	160.72
La Gali, William and Benjamin Rothenberg (R. & L. Distributing Co.)—John V. Farwell Co. of N. Y., Inc.	125.80
La Mode Shoe Co., Inc.—Dorfman Realty Co., Inc.	319.70
Mayo, Jane A.—B. Williams	380.45
Same—N. Rekatin	279.05
Morgenstern, Abraham—India Wharf Brewing Co.	5,452.94
Mercantile Banking Co., Ltd.—R. P. Muschett	6,909.04
Same—Same	2,638.17
Medvinsky, Nathan—B. Narcus	115.91
Montague, Charles — American Type Founders Co.	150.00
Mutual Tire and Rubber Co.—C. E. Knoepel & Co., Inc., et al.	1,658.10
Michelsohn, Martin and Abraham—Cotton States Hosiery Mills	588.28
Meigler, Max—M. Fischer	225.65
McHugh, James S.—E. Berman Co., Inc.	1,147.69
Nachman, Hugo—A. Tanenbaum	108.80
Noblett, Edw. A.—M. Gelula	982.20
Nadler, Mayer—A. Blumenfeld	210.61
Nordlicht, Israel—B. F. Feinberg	221.18
Orently, Abraham—American Woolen Co. of N. Y.	9,091.77
Perfect Point Pencil Corp.—J. D. Doebler	1,686.31
Porter, Frank G.—Erickson, Perkins & Co.	3,627.73
Purdy, Chas. J.—Hotel Woodward Co., Inc.	172.90
Phillips, John V.—Dolansky McDonald	227.37
Rosenau, Wm. L.—E. F. Simpson	181.06
Rogof, Irving—Tide Water Oil Sales Corp.	276.80
Radinsky, Abraham—H. Mindlin	143.70
Schalwetz, Jack—A. Bichler	332.15
Solomon, Jacob (Brooklyn Broom Works)—N. Y. Central R. R. Co.	243.51
Siff, Max and Albert L.—C. A. Braman et al.	2,138.35
Seidenstock, Anne—Borough Paper Co., Inc.	144.62
Sequine, William—Maryland Casualty Co.	397.20
Schreiner, Emanuel (Westchester Drug Co.)—Cosmopolitan Drug Co., Inc.	1,261.50
Spector, Max—J. Schwartzberg	196.85
Saleh, Nasib G.—A. Sayegh	205.40
Spector, Max—J. Schwarzberg	196.85
Smith, William, and William Wilson—F. O. H. Fincke et al.	498.66
Starr, Jeannie, and Abraham Aronowitz (Star Bag and Novelty Co.)—Wiona Works, Inc.	596.43
Spiegelgass, Abraham—Delancey Business & Realty Corp.	1,625.94
Shulberg, Morris (Albany Auto Radiator Works)—A. D. Adelman, et al.	143.09
Thuna, Max—B Rosinger	111.70
Universal Merchandise Co., Inc.—Goodman Collar Co., Inc.	114.90
Van Rossum, Guy H.—Theomac Corp.	124.72
Same—Same	123.51
Vicardi, Angelo and Vito Verdi—Tidewater Oil Sales Corp.	321.70
Vogel, Max—City Ntl. Bank of Gloversville	1,035.61
Wheeler, Sarah A.—D. Van Bleckorn	100.12
Wechsler, Joseph H.—114 West 30th St. Corp.	162.45
Winston, Morton—H. J. Mischo & Co., Inc.	172.70
Willett, John—Arthur H. Crist Co.	140.70
Webb, Frank E.—J. W. Mellatt	633.01
Zion Lunch, Inc.—A. Leshin	579.82
Zwilling, Leonard C.—A. Berkowitz	124.60

In Bronx County.

Cononico, Sandulillo—N. Dopioito	106.72
Fischer, William R.—T. M. Fischer	40.36
Gross, Morris—S. Copeland	205.76
Garson, David—Lincoln Melrose Co., Inc.	637.22
Hirsch, Max and Rose—J. Sternberg	538.55
Jericho, George B.—Commonwealth Hotel Const. Corp.	171.70
Kraftzof, Morris—J. Kaufman	194.35
Klein, William, as admr.—I. Wessler	89.07
Lackawanna Lumber Co—G. Gunkel	10,278.95
Levey, Jack—L. K. Scott	180.93
Lorraine Rubber Co., Inc.—Miller Rubber Co. of New York	1,494.68
Minskoff, Nathan—I. Hellerman	80.40
Pani, Joseph L.—L. Llewellyn	655.02
Schachner, Max—Empire Fireproof Door Co., Inc.	321.47
Schrank, Herman, & Knariton Realty Co., Inc.—R. L. Albert	1,724.55

SATISFIED JUDGMENTS.

The first name is that of the debtor, the second is that of the creditor and date when judgments were filed:

In New York County.

Pressy, Henry A.—C. K. Allen; April 29, 1915	$100.00
Goldman, Abraham and Essie—B. Schwartz et al; Oct. 27, 1921	388.06
Goldberg, Harry L. and Murray R. Frank—W. E. Godfrey; June 29, 1921	129.00
Woloshin, Morris—D. W. Trieger et al; Oct. 13, 1921	2,590.40
Bradley Contracting Co.—W. H. Farrell; May 12, 1915	10,164.48
N. Y., N. H. & Hartford R. R. Co.—A. Robinson; March 6, 1914 (reversed)	2,629.10
Lamson, Jarvis Jr., Ambrose S. Havey and Peter H. Havey & Sons, Inc.—Guaranty Co. of Md.; Oct. 21, 1921	5,349.09
Daxe, Mayer and Abraham Greenberg—L. Tanenbaum et al; Oct. 20, 1921	3,232.41
Kleiner, Max and Fanny—R. Ginsburg; June 17, 1921	10,132.95
Martin, W. Clarence—Musical Courier Co.; June 16, 1915	714.86
Moran, Bernard J.—One Fifty Nassau St. Corp.; Aug. 16, 1921	1,356.66
Keegan, Patrick J.—J. Rupert; Oct. 7, 1921	9,182.41
Williams, Nina and James Cohen—People, &c.; Dec. 13, 1920 (vacated)	500.00
Montealegre, Edmundo et al—Old Dutch Mills, Inc.; Oct. 11, 1921	109.70
Finnish Temperance Society Star—M. Rosenblum; Sept. 2, 1917	354.31
American Ins. Co. et al—E. H. Johnson; Oct. 6, 1921	225.41

In Bronx County.

Annett, Arthur—Chase National Bank; May 14, 1921	[illegible]

City of Toronto, Ontario

Gold 6% Bonds

Due 1935–1945, incl.

Principal and interest payable in New York City

The direct general obligation of the second largest city in Canada and the capital of the Dominion's wealthiest and most populous province.

Price 100 and Interest Yielding 6%

Ask for Circular A-4

Harris, Forbes & Co
Pine St., Cor. William
NEW YORK

FINANCIAL MARKETS

Notable Rise in Bond Prices—Stocks Also Higher—London Bank Rate Reduced.

In a day somewhat crowded with interesting financial movements, the market for high-grade bonds indulged yesterday in a notable display of activity and strength, the Bank of England discount rate was lowered, the Reserve system's ratio of reserve again rose above all previous percentages since 1917, the prices of wheat went below a dollar for the first time since the middle of 1916, and German marks declined to another new low level. Of these varying incidents the most spectacular and in a way the most significant was the rise of investment bonds. This upward movement was emphatic in bonds of the first class governments; many of which, among them the United States war loans and the United Kingdom loans, went to much the highest prices of the year. But bonds of railway and industrial companies moved similarly, on exceptionally large transactions.

This striking movement was the market's obvious response to the 4¼ per cent. rate on Federal certificates of indebtedness and to the lowered Reserve Bank rate. As to the last mentioned change, yesterday's weekly statement showed the system's percentage of reserve to deposits and note circulation to have risen from 70⅝ to 71, the highest of the period. Repeating the story of the preceding week, an increase of $14,000,000 in gold holdings was reported along with $48,000,000 reduction in the system's rediscounts and $657,000 in outstanding notes. In the corresponding week of 1920, rediscounts increased $35,000,000 and circulation $2,700,000. It is scarcely probable, especially with the lower rediscount rate, that this contraction will continue longer in the present season.

The stock market also advanced yesterday, though with great irregularity of movement; some of the day's net gains were considerable. At 46½-one hundredths of a cent, the German mark showed the immediate influences of depreciation not yet to have spent themselves. The price of 99 cents per bushel reached at Chicago for December wheat deliveries recalls that 98 cents was the lowest price ever reached for contract wheat after the "war-panic" of 1914.

Yesterday's reduction still leaves the London Bank rate at 5 per cent. as against New York's 4½. In some ways this position is inconsistent when discounts on the open Lombard Street market command only 3 11-16 per cent. as against the Wall Street rate of 5¼ for similar loans. The reason for this different margin seems to be that the Bank of England is still inclined to put the brakes on the decline of money on the English market, whereas the Federal Reserve is disposed to help along the downward movement here. London's traditional policy is to keep a grasp on the money market during political unsettlement, of which the prolonged Irish controversy certainly provides abundance.

Furthermore, it must again be observed that the English Bank occupies on its own account no such position as exists in this country with the abnormally high reserve of the Federal Banks. Whereas a week ago our central banking organism, even after covering outstanding circulation dollar for dollar, would hold 30 per cent. against deposits, the Bank of England holds only 15 1-3 per cent. The Bank of France reported yesterday, an increase of 367,000,000 francs for the week in outstanding note circulation. This had been predicted as an incident of Autumn trade; it still leaves the total paper currency 2,123,000,000 francs below what it was a year ago.

MONEY.

THURSDAY, Nov. 3, 1921.

Rate for call loans on Stock Exchange moved about uncertainly, evidently as result of drop in rediscount rate by Federal Reserve Bank. Opening at 5 per cent., the rate dropped to 4½, and then recovered to 5, with a closing at 5½. Withdrawal of some city and country bank funds from loanable supply caused later hardening. Time money market was unaffected by action of Reserve Bank, lenders holding funds at 5½ per cent. with the bid at 5¼. Commercial ruled quiet and unchanged, with acceptances showing drop of ¼ of 1 per cent. in the 30 to 120 day bills and call loan rate of 4½ compared with 5.

Call Loans.

Renewals.	High.	Low.	Last.	Wednesday's Last.
5	5½	4½	5½	4½

Time Loans.

Mixed collateral, 60-90 days.........5¼@5½
4, 5 and 6 months.........5¼@5½
All industrial collateral, 60-90 days...5¼@5½
4, 5 and 6 months.........5½@5¾

Commercial Paper.

Best names, 4 to 6 months.........5½@5¾
Other names, 4 to 6 months.........6

Discount Rates Federal Reserve Bank.

Commercial paper, 15 days, 4½; 16 to 90 days.........5
Liberty bonds, Victory notes and Treasury certificates of indebtedness, 15 days, 4½; 16 to 90 days.........4½

Open Market Rates.

Call loans against acceptances.........4½
Prime bankers' acceptances eligible for purchase or rediscount by Federal Reserve Banks. Rates quoted are for discount at purchase.

	Bid.	Asked.
30 days	4½	4⅜
60 days	4½	4⅜
90 days	4½	4⅜
4 months	4½	4⅜
6 months	5	4¾
Non-member and private bankers, 60-90 days	5	4¾

London Market.

Money on the London market was up ¼ at 2¾ per cent.; short bills unchanged at 3⅝ per cent.; three months' up 1/16 at 3 7/16 per cent.

Gold bullion on the London market taking the British Mint's standard price of 85s per fine ounce as par, the market quotations would represent a price of 23½ for gold at London. On the same basis the highest London price for gold this year was 136⅝, on Jan. 3; the highest of the period 149¾, on Feb. 6, 1920.

Clearing House Exchanges.

Exchange of checks at the New York Clearing House, $720,500,000; balance, $59,800,000; Federal Reserve Bank's credit balance, $50,200,000; clearings this day a year ago, $852,015,037.

SILVER BULLION.

Bar silver in London down ¼d at 40¼d. New York price for domestic bar silver unchanged at 99½c per ounce, the Mint price; "foreign silver" down ¼c at 70c. Range of prices for silver bullion for the present year to date:

London	43⅜d	Sep. 27	30⅜d	Mar. 5
New York	73⅜c	Oct. 17	52⅜c	Mar. 6
Range for the year 1920:				
London	89½d	Feb. 11	38¼d	Dec. 10
New York	$1.37	Jan. 22	59¾c	Dec. 19

SUBSCRIPTION RIGHTS.

	Rights Expire.	Yesterday. Bid.	Ask.	Wednesday. Bid.
Chase Nat. Bank	Nov. 21	10¾	11¼	10¾
Penn. Power Co.	Nov. 27	¼	⅜	¼
Ed. Ill. of Boston	Nov. 25	2½	3¼	2¼
Invincible Oil	Nov. 22	¼	⅜	⅛

Over 5.50%

Free from All Federal Income Taxation

Municipal bonds of some of our important cities yield an income in excess of that provided by many corporation bonds.

For a recommendation write for our Circular No. 144.

Bonbright & Company
Incorporated
25 Nassau Street, New York

PARKER & COMPANY
49 WALL STREET
New York

Gas Bonds

The gas and electric properties produce the greatest earnings of the Public Service Corporation of New Jersey. We offer underlying bonds at a price to yield about

6.50%

DAVIDGE, HELD & CO.
Investment Bonds
20 Broad Street New York

Municipal Bonds

	To Net
Detroit	5.00%
Oregon	5.00%
Los Angeles	5.05%
So. Dakota	5.25%
Philadelphia	4.80%
Buffalo	4.75%

Corporation Bonds
To Net
7¾% to 12%

Farson, Son & Co.
Members New York Stock Exchange
115 Broadway, New York

MARKET AVERAGES.

STOCKS.
YESTERDAY'S RANGE.

	High.	Low.	Last.	Net Ch'ge.
25 railroads	53.75	53.38	53.56	+ .32
25 industrials	78.17	76.94	77.79	+ .81
50 stocks	65.96	65.16	65.67	+ .56

DAILY RANGE OF 50 STOCKS.

	High.	Low.	Last.	Net Ch'ge.
Nov. 2	65.51	64.68	65.11	+ .06
Nov. 1	65.44	64.64	65.05	+ .07
Oct. 31	65.96	64.82	64.98	− .66
Oct. 29	66.13	65.55	65.64	+ .01
Oct. 28	66.04	64.90	65.63	+ .77
Oct. 27	65.01	63.95	64.86	+ .57
Oct. 26	64.94	64.13	64.29	− .32

MONTHLY RANGE OF 50 STOCKS.

Nov.	—High.—	—Low.—	Last.
*1921.	65.96 Nov. 3	64.66 Nov. 1	65.67
1920.	82.84 Nov. 4	68.85 Nov. 20	71.03
1919.	90.59 Nov. 5	84.15 Nov. 29	85.34
1918.	80.16 Nov. 12	71.96 Nov. 26	73.80
1917.	66.16 Nov. 23	60.42 Nov. 8	64.02
1916.	101.51 Nov. 20	97.77 Nov. 1	97.53

YEARLY RANGE OF 50 STOCKS.

*1921.	73.13 May 6	57.35 June 21	65.67
†1920.	94.07 Apr. 8	74.43 Feb. 13	81.56
Full Years.			
1920.	94.07 Apr. 8	62.70 Dec. 22	67.96
1919.	90.30 Nov. 5	69.74 Jan. 21	85.69
1918.	80.16 Nov. 12	64.12 Jan. 15	73.39
1917	90.46 Jan. 4	54.47 Dec. 20	65.88

BONDS.
YESTERDAY'S CLOSE.

		—Net Change.— Day.	Month.	Year.
40 issues	72.37	+.59	+.34	−.20

DAILY RANGE OF BONDS.

Nov. 2	71.88 +.27	Oct. 24	71.01 +.02
Nov. 1	71.61 +.09	Oct. 22	70.99 +.06
Oct. 31	71.52 +.10	Oct. 21	70.93 −.06
Oct. 29	71.42 +.04	Oct. 20	70.99 +.25
Oct. 28	71.38 +.31	Oct. 19	70.74 +.05
Oct. 27	71.07 +.02	Oct. 18	70.69 −.06
Oct. 26	71.05 −.04	Oct. 17	70.75 −.47
Oct. 25	71.09 +.08		

YEARLY RANGE OF BONDS.

*1921.	72.37 Nov. 3	65.56 June 30	72.37
†1920.	72.54 Jan. 30	65.57 May 21	72.66
Full Years.			
1920.	73.14 Oct. 21	65.57 May 21	68.68
1919.	79.05 June 2	71.05 Dec. 18	72.00
1918.	82.36 Nov. 12	75.65 Sep. 27	78.78
1917.	89.48 Jan. 20	74.24 Dec. 20	76.80

*To date. †To corresponding date last year.

FOREIGN EXCHANGE.

German Marks Sink Further, With London and Others Strong and Higher.

The depreciating tendency of the German mark continued again in yesterday's dealings in the European exchanges, the slump in the mark carrying it to 46½ per cent., of one cent., from its previous record of 49¾ established on Wednesday. The selling started abroad, as on previous days of heavy selling, and was followed out here through most of the session. A recovery at the close turned the mark upto47.

The tendency in London, French, Italian, Dutch and the Scandinavias was higher, drafts on London selling at $3.94⅝, highest thus far this week, with a final of $3.94¼, for a gain of 1⅝ cents. The drachma was weak, going from 4.55 cents on Wednesday to 4.15 yesterday, while the mid-Europeans and Far Easterns moved irregularly. Canadian was firm and unchanged.

THURSDAY, NOV. 3, 1921.

Range of Rates, Sight Exchange.

	High.	Low.	Final.	Wednesday's Final.
LONDON	$3.94⅝	$3.92⅝	$3.94¼	$3.92⅝
PARIS	7.40	7.34½	7.37½	7.36½
ROME	4.07½	4.03	4.05½	4.04½
AMSTERDAM	34.60	34.25	34.60	34.34
BERLIN	.49½	.46½	.47	.52
MADRID	13.53	13.42	13.51	13.49

Closing Rates.

In the subjoined table the quotation of sterling represents dollars and decimals of a dollar; all others represent cents and decimals of a cent. Quotations preceded by the decimal mark indicate a price measured in fractions of a cent. Parity of exchange is given as reported by the United States Mint, except in countries with a silver standard, where parity fluctuates with the price of silver.

Europe.

	Thursday.	Wednesday.	Week Ago.	Year Ago.
STERLING—Par $4.86⅝ per sovereign.				
Demand	3.94¼	3.92⅝	3.92½	3.41½
Cables	3.94⅝	3.93⅛	3.93	3.42⅝
Com., 60 days	3.90½	3.89	3.88⅜	3.36
Com., 90 days	3.89	3.87½	3.87⅜	3.33¾
FRANCE—Par 19.3 cents per franc.				
Demand	7.37½	7.36½	7.24½	6.10½
Cables	7.38	7.37	7.25	6.11½
ITALY—Par 19.3 cents per lira.				
Demand	4.05½	4.04½	3.94	3.56½
Cables	4.06	4.05	3.94½	3.57½
BELGIUM—Par 19.3 cents per franc.				
Demand	7.15½	7.16½	7.11½	6.46
Cables	7.16	7.17	7.12	6.47
GERMANY—Par 23.8 cents per mark.				
Demand	.47	.52	.56¼	1.27
Cables	.47½	.52½	.56⅝	1.27½
AUSTRIA—Par 20.3 cents per crown.				
Demand	.04½	.04	.05	.32¼
Cables	.05	.04½	.05½	.33
CZECHOSLOVAKIA—Par 20.3 cents per crown.				
Demand	.94	.93½	1.00	1.16
Cables	.94½	.94	1.00½	1.18
DENMARK—Par 26.8 cents per krone.				
Demand	18.65	18.57	19.10	13.38
Cables	18.70	18.62	19.15	13.43
FINLAND—Par 19.3 cents per finmark.				
Demand	1.65	1.66	1.57	2.35
Cables	1.66	1.67	1.58	2.40
GREECE—Par 19.3 cents per drachma.				
Demand	4.15	4.55	4.55	9.20
Cables	4.20	4.60	4.60	9.25
HOLLAND—Par 40.2 cents per florin.				
Demand	34.60	34.34	34.04	30.10
Cables	34.65	34.38	34.08	30.20
HUNGARY—Par 20.3 cents per crown.				
Demand	.12	.12¼	.13¾	..
Cables	.12½	.12⅜	.13⅜	..
JUGOSLAVIA—Par 20.3 cents per crown.				
Demand	.32	.32½	.34	.80
Cables	.32½	.33	.34½	.82
NORWAY—Par 26.8 cents per krone.				
Demand	13.64	13.88	13.13	13.38
Cables	13.68	13.92	13.18	13.43
POLAND—Par 23.8 cents per mark.				
Demand	.03¼	.03	.02½	.30
Cables	.03⅜	.03½	.03	.30½
RUMANIA—Par 19.3 cents per leu.				
Demand	.56	.61½	.68	1.65
Cables	.56½	.62	.69	1.70
SERBIA—Belgrade: Par 19.3 cents per franc.				
Demand	1.28	1.30	1.36	3.25
Cables	1.29	1.31	1.37	3.30
SPAIN—Par 19.3 cents per peseta.				
Demand	13.51	13.49	13.28	13.68
Cables	13.52	13.50	13.29	13.70
SWEDEN—Par 26.8 cents per krone.				
Demand	22.95	22.85	22.93	19.05
Cables	23.00	22.90	22.98	19.12
SWITZERLAND—Par 19.3 cents per franc.				
Demand	18.60	18.55	18.38	15.55
Cables	18.62	18.57	18.40	15.58
Far East.				
CHINA—Cents per silver dollar for Hongkong; per tael for Shanghai and Peking.				
Hongkong—Demand	56.125	55.00	57.125	79.75
Cables	56.25	55.125	57.25	79.85
Peking—Demand	85.00	85.50	85.00	101.50
Shanghai—Demand	78.50	78.75	79.50	90.00
Cables	78.75	79.00	79.75	95.50
INDIA—Calcutta, cents per rupee, nominally stabilized at one-tenth of a pound sterling.				
Demand	27.25	27.125	27.125	28.75
Cables	27.375	27.25	27.25	29.00
PHILIPPINE ISLANDS—Manila: Par 50 cents per silver peso.				
Demand	50.00	50.00	50.25	46.50
Cables	50.125	50.25	50.75	46.75
JAVA—Par 40.2 cents per florin.				
Demand	34.50	34.50	34.75	33.50
JAPAN—Par 49.8 cents per yen.				
Demand	47.81	47.75	47.81	50.875
Cables	47.93	47.875	47.96	51.125
South America.				
ARGENTINA—Par 42.44 cents per Argentine paper dollar.				
Demand	32.375	32.25	32.375	34.85
Cables	32.50	32.375	32.50	34.95
BRAZIL—Par 32.45 cents per paper milreis.				
Demand	13.125	13.00	12.875	17.50
Cables	13.25	13.125	13.00	17.625
CHILE—Par 25 cents per paper peso.				
Demand	10.89	10.96	11.94	13.81
Cables	10.92	10.99	12.00	13.88
URUGUAY—Par $1.0342 per gold peso.				
Demand	66.01	66.22	65.90	78.47
Cables	66.23	66.44	66.23	78.86
Canada.				
MONTREAL—Par 100 cents per Canadian dollar.				
Demand	92.1	92.1	91.9	90.5

Russian Currency.

Prices for pre-revolution Russian ruble notes were as follows:

Par 51.40 cents per ruble.

	Bid.	Asked.
100-ruble notes, per ruble	.20	.30
500-ruble notes, per ruble	.09	.11

TOPICS IN WALL STREET.

An Interesting Bond Market.

Yesterday's bond market was in some ways the strongest that has been witnessed since the financial reaction in the Autumn of 1919 began. The buying of yesterday was particularly noteworthy in the United States war loans, in which the advance of the Victory 4¾s and the Fourth Liberty 4¼s was conspicuous. But there was also very unusual activity in bonds of the high grade foreign governments, of which the United Kingdom bonds and loans of Canada, Denmark, Sweden and Switzerland rose to the highest prices of the year. Buying of the British United Kingdom bonds was at times urgent, with resultant advances of ⅝ point in the 5½s of 1929 and of 1½ in the 5½s of 1937. This particular movement was partly ascribed to reinvestment of funds set free by the paying off on Tuesday of the 5½ per cent. United Kingdom bonds which then matured. Conspicuous advances were made in the market for company bonds, by securities of the Baltimore & Ohio, of Chesapeake & Ohio, of New York Central, of Rock Island, of Northern Pacific-Great Northern, of Pennsylvania, of St. Louis & San Francisco and of Union Pacific. Some doubt existed as to whether the upward movement could continue at such a pace, but it was clearly the result of the new ideas of capital values caused by the rate on the latest Federal certificate issue and by the lowering of rediscount rates.

Action of the Stock Market.

Movement of prices on the Stock Exchange was upward yesterday, the dominating influences being the reduction in Federal Reserve rediscount rates and a lower call money rate. Call money advanced again before the close, but prices nevertheless held firm. Mexican Petroleum was the feature of the list; the stock on sales of approximately 60,000 shares scored an advance of 5 points and closed at the high price for the day. Numerous other issues scored large gains, but most of the notable advances were in the groups termed "specialties." Oils in general advanced as a result of the further rise in the price of Pennsylvania crude oil, which is expected to be followed by advances in other sections of the country. Rails were irregular.

Copper Stocks Advance.

Copper stocks as a group were higher yesterday, the average advance in these issues being about a point. The rise was due in part to the favorable sales reported for the month of October, the volume of which approximated 100,000,000 pounds in excess of production. The favorable feature of this, according to trade advices, is that the greater part of the metal sold last month was for domestic account, as the export demand is just about holding its own. Domestic demand, while fair, is not up to expectations and there is still room for considerable improvement. The price of the metal is quoted around 13 cents.

Demand for Stocks in Loan Crowd.

The urgent demand for stocks in the loan crowd on the floor of the Exchange is indicated by the large number of stocks which are loaning flat. At the close of the market there were twenty-seven separate issues quoted flat, which in the opinion of one member of the Exchange was the largest list so posted in a very considerable time. The extent of the short interest in Mexican Petroleum, however, may be deduced from the fact that one house alone reported that it had loaned 4,000 shares of Mexican Petroleum yesterday. Among the stocks which closed flat were Atlantic Gulf, American Car and Foundry, United Drug, Hide and Leather preferred, Woolworth, National Lead, Willys-Overland preferred, Pierce-Arrow common and preferred, Rubber first preferred, Railway Steel Spring, Virginia Chemical preferred, Western Union, Sugar common and preferred, International Harvester, Sears-Roebuck, Mexican Petroleum, Crucible Steel, United Fruit, Steel preferred, Central Leather preferred, Cuba Cane Sugar preferred, General Electric and International Agricultural Chemical preferred. Sugar preferred and Mexican Petroleum loaned at premiums early in the day, but closed flat.

London Bank Rate Now and Heretofore.

Yesterday's reduction brings the Bank of England rate back to the figure which had long been maintained prior to the advance in the Autumn of 1919. The 5 per cent. rate fixed yesterday may be described as the rate generally maintained by the Bank of England throughout the war, after the first commotion of August, 1914. A 5 per cent. rate was maintained by the Bank during a good part of 1913 and is below the average of 1907.

Bankers' Acceptances Lower.

Dealers yesterday shaded the rate on bankers' acceptances one-eighth, and the quotation most frequently heard in the financial district was a buying rate of 4½ per cent. and a selling rate of 4⅜ per cent. These compare with the former rates of 4⅝ buying and 4½ selling. The change in the rate was another recognition of easier money conditions and followed announcement of the lowering of the rediscount rate by the New York Federal Reserve Bank and seven other institutions of the system. Sugar acceptances amounting to about $16,000,000 are in the market at the moment, and have tended to slow it up considerably. However, they are gradually being absorbed and probably will be out of the way in another day or so.

United States Food Products Company.

It was reported in the financial district yesterday that "new" negotiations between officials of the United States Food Products Company and bankers have resulted in an extension of the bank loan of $4,500,000 due in September and the advance of some $800,000 to the corporation. Neither the bankers nor executives of the corporation were willing to confirm the report, however, and it is believed that the negotiations are still under way.

Southern Pacific Freight Cuts.

The announcement yesterday by the Southern Pacific Company concerning reductions of freight rates on hundreds of articles east and west bound is considered by railroad men to be of peculiar significance, coming as it does at this particular time in the railroad rate and wage situation. The financial district is inclined to hold such action as indicative of the desire of all the carriers to scale down rate schedules as soon as is possible in order to give industry every opportunity to shake itself free from its prolonged lethargic state. This does not mean, however, that the roads will delay their petitions for additional wage cuts, according to the executives. Southern Pacific officials declared that the reductions averaged about 20 per cent. and would be effective in the case of changes made to meet competition of water-borne traffic via the Panama Canal, as soon as approved by the Interstate Commerce Commission. In some cases, it was stated, the reductions amount to as much as 50 per cent. Traffic officials explained that the move represented the policy of the carriers to reduce "freight rates as well as wages where the reductions can be made in the public interest."

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NEW YORK STOCK EXCHANGE TRANSACTIONS

THURSDAY, NOV. 3, 1921.

Day's sales.	Wednesday.	Tuesday.	A Year Ago.	Two Years Ago.	Year to Date.	Same Period 1920.	1919.	1918.
546,645	594,280	607,889	1,104,913	1,593,760	140,232,390	180,578,552½	264,366,644	120,381,364

High. 1921.	Low.	Sales.	Dividend Rates. Stock and	First.	High.	Low.	Last.	Net Chge.	Closing. Bid.	Ask.
52	35	100	Advance R. pf. (3)	37½	37½	37½	37½	− ½	37½	39
39¼	17	300	Ajax Rubber	20	20¼	19¾	20¼	+ ¼	20	20½
1½	⅜	100	Alaska Gold Mines	½	½	½	½	..	⅜	½
1⅜	½	8,000	Alaska Juneau	½	¾	½	½	..	½	¾
55½	34	1,000	Allied Ch. & Dye (4)	45½	45½	45⅛	45½	..	45¼	45½
93¾	83	400	Allied C. & D. pf. (7)	90	91	90	91	+ 1¼	90½	91½
39¼	28¼	700	Allis-Chalm. (4)	33½	34	33¼	33½	..	33¼	34
83	67½	400	Allis-Chalm. pf. (7)	77½	77½	77	77	..	77	80
65½	26½	400	Am. Ag. Chem	31	31	30⅞	30⅞	+ ⅜	30¼	31
84	51	200	Am. Ag. Chem. pf.	56⅜	56⅜	56	56	..	55½	56
54	46½	200	Am. Bank Note (4)	53¼	53¼	53¼	53¼	..	52½	53½
65½	29⅛	300	Am. Bosch Mag	33½	33½	33¼	33¼	− ¼	33	34½
32¾	23½	1,000	Am. Can	28¼	28½	28⅜	28¼	+ ⅛	28⅜	28½
88	76¾	700	Am. Can pf. (7)	85	85½	85	85½	+ ½	85¼	85½
133	115¼	700	Am. Car & Fdy. (12)	131	131	130½	131	+ 1¼	131	131½
29	7	400	Am. Chicle	8⅜	8½	8⅜	8½	+ ½	7	9
13⅜	8	100	Am. Hide & Leath.	10⅞	10⅞	10⅞	10⅞	+ ⅛	10½	10⅞
57¾	40½	300	Am. Hide & L. pf.	52½	53½	52½	53½	+ 1¼	52	53
66½	42	1,200	Am. Ice (6)	65⅜	66½	65⅜	66⅜	+ 1⅜	66	66½
53⅜	21½	3,300	Am. Internat	36½	36½	35⅝	36	− ¼	36	36¼
11⅝	7⅞	200	Am. La F. F. En. (1)	8½	8½	8½	8½	− ¼	8⅜	8⅞
62½	17¼	1,900	Am. Linseed	23⅞	24¼	23¾	24¼	+ 1⅛	24¼	24½
93	39⅞	700	Am. Linseed pf. (7)	48	49½	48	49¼	+ 1⅞	48	50
93½	73½	300	Am. Locomot. (6)	91	91½	91	91½	+ ½	91¼	91⅞
80	66⅜	100	Am. Radiator (4)	79	79	79	79	+ ½	78¾	79
10	3½	500	Am. Safety Razor	4¾	4⅞	4¾	4¾	..	4½	4⅞
14	4⅜	300	Am. Ship & Com.	6	6	5⅞	6	..	5⅞	6
44⅜	29⅜	300	Am. Smelt. & Ref.	38⅞	39⅜	38⅞	39⅜	+ 1⅛	39	39½
83	63¼	700	Am. Sm. & R. pf. (7)	78¼	78½	77¼	77½	− ½	77½	77¾
80	63	300	Am. Sm. S. pf. A (6)	79	80	79	79½	+ 1½	79	80
31⅜	18	300	Am. Steel F. (3)	25¼	25¼	25¼	25¼	+ ½	25	25⅜
91	78	300	Am. Steel F. pf. (7)	83⅜	83⅜	83⅜	83⅜	+ ⅞	83⅛	83⅞
96	47⅝	7,000	Am. Sugar Ref	54⅛	54¼	53½	53⅞	+ ⅛	53⅝	54
107¼	67½	2,000	Am. Sugar R. pf. (7)	79⅜	81	79¼	80	+ ¾	79½	80½
88	33⅜	500	Am. Sumatra Tob	35⅜	35⅜	35⅜	35⅜	+ ⅜	35⅜	36¼
108⅜	95¾	6,300	Am. Tel. & Tel. (9)	108½	108⅜	108½	108⅜	+ ¼	108⅜	108¾
129⅜	111½	1,500	Am. Tobacco (12)	125¼	126¼	125¼	125⅜	+ 1⅛	125½	125¾
127⅜	110	1,800	Am. Tob., Cl. B (12)	123	123¼	123	123	..	122¾	123
18½	8½	200	Am. W. W. & Elec. partic. pf	17	17½	17	17½	− ¼	17½	18
82½	57	800	Am. Woolen (7)	77¼	77¼	76⅞	77	+ ⅛	76⅞	77
101	93	100	Am. Woolen pf. (7)	101	101	101	101	+ 2⅜	100	101½
10⅝	6¾	100	Am. Zinc, L. & S.	9	9	9	9	− ¼	9	9½
43½	31¾	4,900	Anaconda Copper	41¼	42⅜	41¼	42⅜	+ 2⅛	42¼	42½
38⅜	24	1,600	Assoc. Dry G. (4)	37⅜	38⅜	36⅞	38⅛	+ 2½	38	38½
64	45	100	As. D. G. 2d pf. (7)	64	64	64	64	+ 4	66	..
101½	91	300	Associated Oil (6)	101½	101½	101	101	..	100	101
87¼	76¼	1,000	Atch., T. & S. F. (6)	85½	86⅜	85¾	85⅝	..	85½	85¾
81¼	75½	200	Atch., T.&S.F. pf. (5)	80½	80⅝	80½	80⅝	+ ⅜	80⅝	80⅞
5½	1½	200	Atlanta, Birm. & A.	2	2	1⅞	1⅞	+ ⅜	2	3
89¼	77	100	At. Coast Line (7)	84½	84½	84½	84½	− ½	84½	87
9	1¾	600	Atlantic Fruit	4⅛	4⅜	4	4	..	4	4½
76	18	4,000	At., Gulf & W. I.	29	30	29	29⅞	+ 1	29⅜	30
44½	15¾	800	At., Gulf & W. I. pf	22½	23	22¼	23	− ⅛	22⅛	23¼
23⅝	10	100	At. Petroleum (2½)	21	21	21	21	..	21	21¼
116½	103¾	200	At. Refining pf. (7)	108	108	108	108	..	108	108½
94¼	62¼	11,300	Baldwin Locomo. (7)	90	91⅞	89⅝	91⅜	+ 1⅜	91¼	91½
42½	30⅜	1,200	Baltimore & Ohio	37¼	37⅜	36⅞	37⅞	+ ⅛	37	37⅛
54	47	200	Balt. & Ohio pf. (4)	51	51	51	51	+ ⅛	50⅝	51
1	½	100	Batopilas Mining	⅝	⅝	⅝	⅝	..	½	¾
65	41½	3,500	Beth. Steel, Cl. B (5)	55⅜	56⅜	55¼	56	+ ⅜	56	56¼
107½	93⅜	300	Beth. Steel pf. (8)	105	103⅛	103	103⅛	+ 1⅛	102	104
6	3	700	Booth Fisheries	5⅛	5⅛	5	5	+ ¼	5	5¼
14½	6⅜	700	Brooklyn R. T.	7	7½	7	7⅜	+ ½	7⅜	7½
10	3½	800	Do. cfs. of dep.	5	5	5	5	+ ¼	5	5⅜
75¼	51	300	Brooklyn Union Gas	75¼	75¼	75	75	..	75	78
5¼	2½	200	Bruns. Ter.&Ry.Sec.	3⅜	3⅜	3	3	..	3	4½
68	52	20	Buff., Roch.& P. (3)	57	57	57	57	..	55	65
114	81¼	1,100	Burns Bros. (10)	111	111	109½	110	− 1	110	111
6	3⅜	100	Butte Copper & Zinc	4⅜	4⅜	4⅜	4⅜	+ ¼	4⅜	4⅞
15⅜	10¼	300	Butte & Superior	14¼	14¼	13⅝	13⅝	− ½	13½	14½
19⅝	7⅞	100	Caddo Cent. O. & R.	12⅜	12⅜	12⅜	12⅜	..	12½	12⅞
70⅞	53⅝	8,300	Cal. Packing (6)	68⅞	70½	68⅞	70¼	+ 1⅞	70¼	70½
49⅝	25	2,700	Cal. Petroleum	44⅝	45⅛	43⅞	44⅛	+ ⅛	44	44¼
80	68½	300	Cal. Petrol'm pf. (7)	80	80	80	80	+ ¾	79⅜	80⅜
9½	3⅜	100	Callahan Zinc Lead	4⅛	4⅛	4⅛	4⅛	+ ⅛	4⅛	4½
53	41½	200	Calumet & Ariz. (2)	50¼	50¼	50¼	50¼	− ¾	50¼	52
119¼	101	2,400	Canadian Pac. (10)	114	114⅜	114	114¼	+ ¼	114	114¼
45½	22⅛	1,600	Cent. Leather Co.	29¼	29⅝	29¼	29½	+ ⅛	29½	29⅝
96	57⅞	300	Cent. Leather Co. pf	62⅝	62½	62½	62½	+ ⅛	62¼	62½
209	186	200	Cent. R.R., N. J. (8)	190	190	190	190	+ 1⅜	188	195
32½	23	1,500	Cerro de P. Copper	29½	31	29½	30⅜	+ 1	30½	31
44	22	300	Certain-Teed P. (4)	28	29	28	29	+ 3½	29	30
86	38¼	6,300	Chandler Motor (6)	42⅜	44½	42⅜	44	+ 1½	44	44¼
65½	46	300	Chesapeake & Ohio	55	55½	55	55½	+ ¼	55	55⅝
6⅜	¼	400	Chi. & E. I. eq. t. r.	2½	2½	2½	2½	+ 1	2¼	2½
9½	6⅞	200	Chi. Gt. Western	6⅞	7	6⅞	7	+ ⅛	6⅞	7
20⅝	14	700	Chi. Gt. Western pf.	17	17⅜	17	17	+ ⅛	16⅞	17
31	22	700	Chi., Mil. & St. Paul	23⅞	23⅞	23⅜	23⅜	..	23½	23⅞
46½	32	800	Chi., Mil. & St. P. pf	37¼	37½	37	37¼	+ ¼	37	37¼
71	60⅛	700	Chi. & Northw'n (5)	67⅞	67⅞	67½	67½	+ ⅜	67⅞	68
110	95	200	Do pf. (7)	102	102	102	102	+ 1	100½	103
35	22⅜	400	Chi., R. I. & Pacific	32⅞	32⅞	32⅝	32⅞	+ ⅛	32⅝	33
80	68⅜	100	Chi., R. I.& P. pf. (7)	79⅞	79⅞	79⅞	79⅞	+ ⅛	78¾	79½
68½	56½	100	Chi., R. I.& P. pf. (6)	67⅛	67⅛	67⅛	67⅛	− ⅛	67⅜	68
63	50	200	Chi., St.P., M.&O. (5)	52½	52½	52½	52½	+ ½	52½	53
80	70	100	Do pf. (7)	75	75	75	75	..	75½	79½
12⅜	9	1,200	Chile Copper	12	12¼	11⅞	12¼	+ ⅜	12⅛	12¼
27¼	19½	500	Chino Copper	25¾	26	25⅝	26	+ ¼	26	26¼
48	32	300	C., C., C. & St. L.	45	45	45	45	+ 1	45	48
42½	36¼	100	Cluett Peabody	42½	42½	42½	42½	− ¼	42	45
86	79½	100	Cluett, Peab'y pf. (7)	80½	80½	80½	80½	+ ½	81⅜	84
40½	19	1,300	Coca-Cola	39⅜	39⅞	39	39⅛	− 1½	39¼	39½
32¾	22	200	Colorado Fuel & I.	24	24	24	24	− ¾	24	24½
39½	27½	600	Colorado Southern	38¾	38⅜	38¼	38¼	+ ¼	38	39
64	52	2,000	Columbia G. & E. (6)	62⅜	63	62⅜	62⅜	− ⅜	62⅝	62⅞
12¾	2⅜	1,400	Columbia Graph	3⅜	3⅞	3⅜	3⅜	− ⅛	3⅜	3⅞
92½	77½	600	Consol. Gas (7)	92	92½	91⅞	92	+ ⅛	92	92½
21⅞	12⅜	900	Consol. Textile	15¼	15⅜	15¼	15¼	− ⅛	15¼	15⅜
86½	59	4,400	Corn Prod. R. (†6)	86	86⅜	85¼	85⅞	− ⅜	85⅞	86
108	96	100	Corn P. R. pf. (7)	107¼	107¼	107¼	107¼	+ ¼	107	108
44⅞	22½	2,100	Cosden Co. (2½)	32½	32⅜	32¼	32½	..	32⅜	32½
107½	49	2,600	Crucible Steel (4)	63½	64½	63⅛	64½	+ ¾	64½	64⅜
91	77	100	Crucible Steel pf. (7)	85	85	85	85	+ 1	83½	91
33½	10⅞	4,600	Cuban-Amer. Sugar	13⅞	15⅜	13¼	15	+ 1	15	15¼
26	5⅜	3,400	Cuba Cane Sugar	7⅜	8¼	7⅜	8	+ ¼	8	8¼
67⅞	13½	3,200	Cuba Cane Sugar pf	19	19⅜	18⅜	19¼	+ ¼	18⅜	19¼
44½	23	1,200	Davison Chem. (4)	43⅞	43⅞	41⅜	42¼	− ¼	42	42⅜
21	13⅜	200	De Beers Mines	16½	16½	16½	16½	+ ½	15⅜	17½
80	59	100	Deere & Co. pf. (3)	65	65	65	65	..	64	67
104½	90	500	Del. & Hudson (9)	102⅞	103½	102⅞	103½	+ 1	103	103½
249	93	100	Del., Lack. & W. (6)	107	107	107	107	+ ½	106½	107
690	596	10	Eastman Kod. (†45)	596	596	596	596	..	596	610
40	15½	300	Emerson Brant. pf.	20¼	21	20¼	21	+ ¼	20¼	24
71¾	52	9,100	Endicott Johnson (5)	69½	71¾	69¼	70¾	+ 1¼	70¾	71¼
100½	87	100	Endicott-J. pf. (7)	100¼	100¼	100¼	100¼	− ¼	100¼	..
15¼	11⅜	1,300	Erie	12⅜	12⅜	12¼	12¼	− ⅛	12¼	12⅜
22¾	16⅛	100	Erie 1st pf	17⅞	17⅞	17⅞	17⅞	− ⅛	17⅜	18
15⅝	11⅜	100	Erie 2d pf	12¼	12¼	12¼	12¼	..	12¼	13
82½	44⅜	2,500	Famous Play. L. (8)	64¼	64¼	63⅜	64	..	63¼	64
90	74⅜	100	Famous P. L. pf. (8)	78	78	78	78	− 1⅛	78	79
69	57	600	Fisher B. (O.) pf. (8)	68	68⅛	67¼	67¼	+ ½	67¼	69
19⅜	8⅜	300	Fisk Rubber	10⅛	10⅛	10⅛	10⅛	..	10⅛	10¼
20¼	9¼	400	Freeport-Texas	14½	14½	14	14	− ¼	14	14¼
⅞	¼	200	Gaston, Wm. & W.	¼	¼	¼	¼	− ¼	¼	¼
78⅜	29¼	25,900	General Asphalt	62⅜	63¼	61¼	63¼	+ 1⅜	63¼	63¼
[illegible]	[illegible]	400	General Cigar (6)	58⅜	59¼	58⅜	59¼	+ ¼	59	59⅜
138¼	109¼	3,600	General Elec. (†12)	134⅜	135⅜	133⅜	134⅞	+ ⅞	133⅝	134⅞
16¼	9⅜	6,700	General Motors (1)	10⅛	10⅛	10	10	..	10	10⅛
82	69	200	General M. deb. (7)	75¼	76	75¼	78	+ 1	76	77½
70⅜	60	100	General M. deb. (6)	65	65	65	65	− ¼	64	65⅜
44⅛	26⅜	300	Goodrich (B. F.) Co.	31⅛	31⅛	30⅞	30⅞	− ½	30⅞	32
85	62½	300	Goodrich pf. (7)	76	77	76	77	+ ½	76	77¼
79½	60	1,700	Great North. pf. (7)	73	73⅜	73	73¼	+ ½	73	73¼
32¼	25⅜	1,400	Gt.N.cfs., ore pr. (4)	32	32	31⅜	31⅞	+ ⅜	31¼	31⅞
16⅜	6½	300	Guantanamo Sugar	8	8	8	8	+ ⅜	7⅜	8¼
48¼	25	1,200	Gulf States Steel	37	37½	36½	37¼	+ 1	37	38½
73¼	50½	1,600	Haskell & Barker (4)	72	73	71	71⅜	+ 1	71¼	71⅞
25⅛	13	300	Hendee Mfg	14	14	14	14	..	13¼	15
86	40½	2,200	Houston Oil	77⅞	77⅞	76½	77	+ ½	77	77¼
16⅜	10¼	100	Hupp Motor Car (1)	11	11	11	11	..	10⅝	11⅛
98	85½	300	Illinois Central (7)	97¼	97¼	97¼	97¼	+ ½	97¼	98
7¼	2	200	Indiahoma Ref	3¼	3¼	3¼	3¼	..	3	3¼
15⅜	7¼	100	Indian Ref	9⅜	9⅜	9⅜	9⅜	..	9⅜	10¼
37⅞	29⅜	800	Inspiration Copper	35¾	36¼	35¾	36	+ ½	36	36¼
5⅜	1½	5,000	Interboro Con	1⅜	1⅞	1¼	1⅜	+ ⅛	1⅜	1⅞
16	5	400	Interboro Con. pf.	5⅜	5⅜	5¼	5⅜	+ ⅛	5	5⅜
13⅜	6	100	Int. Agricultural	7¼	7¼	7¼	7¼	..	7¼	8
57	33⅜	100	Int. Agricultural pf.	37¼	37¼	37¼	37¼	+ ⅜	37¼	38
100½	67⅜	700	Int. Harv., new (5)	78	78¼	77⅜	77⅜	+ ⅞	77⅝	78
17¼	7⅞	900	Int. Mer. Marine	11½	11½	11	11	..	11	11¼
63⅜	36	2,700	Int. Mer. M. pf. (6)	50⅜	50⅜	50	50⅜	− ⅜	50	50⅜
42	25½	500	Int. Motor Truck	27½	27½	26¼	27	..	27	28
76	63⅜	100	Int. M. T. 1st pf. (7)	67⅞	67¼	67¼	67¼	− ¼	67	67⅞
17	11½	200	Int. Nickel	13⅜	13⅜	13⅜	13⅜	+ ⅛	13⅜	13½
73⅜	38⅝	1,000	Int. Paper	53¼	53¼	52⅞	53½	+ ⅜	53¼	53⅞
75	67	200	Int. Pap. pf. sta. (6)	71	71¼	71	71¼	+ ¼	71	71¼
26	5½	800	Invincible Oil	10⅞	10⅞	10⅝	10⅞	− ⅜	10⅝	10⅞
4⅜	2	4,100	Island Oil & Trans.	3⅛	3⅛	3	3⅛	..	3	3⅛
11⅜	4	300	Jewel Tea	10½	10½	10½	10½	..	10½	10⅞
43¼	8½	100	Jewel Tea pf.	43	43	43	43	+ ½	43	45
28½	14½	1,300	Jones Bros. Tea	26⅜	28¼	26⅜	28	+ 2	27⅜	28¼
25⅜	18½	100	Kan. City Southern	24⅛	24⅛	24⅛	24⅛	− ⅛	24¼	24½
7½	4½	2,300	Kansas & Gulf	7	7	6⅜	7	..	6⅞	7
54⅜	32½	1,100	Kelly Sp. Tire (*3)	39⅜	40¼	39⅜	40	+ ⅛	40	40⅜
94	70¼	200	Kelly Sp. Tire pf. (8)	86	86	86	86	..	84	87
23¾	16	1,600	Kennecott Copper	22⅞	23¼	22⅞	23	+ ½	23	23¼
17⅞	8¼	300	Keystone Tire & R.	9¾	9⅜	9½	9½	− ¼	9⅜	9⅞
170½	130	1,400	Kresge (S. S.) (6)	167½	170½	167½	170½	+ 1¾	169	170
58½	32	1,000	Lackawanna Steel	41¼	42⅜	41¼	42⅜	+ 1⅜	41⅜	42
57½	40	300	Laclede Gas	49⅞	50	49⅞	50	+ ⅜	49	50
29⅜	17½	400	Lee Rubber & T. (2)	27⅜	27⅜	27⅜	27⅜	..	27⅜	28
59⅞	47⅛	600	Lehigh Valley (3½)	54⅞	55¼	54⅞	55¼	+ ½	54⅞	55¼
105½	97⅞	400	Liggett & M. pf. (7)	105⅜	105½	105⅜	105½	+ 1⅜	105½	107
21½	10	2,600	Loew's, Inc.	15⅛	15⅛	14⅜	14⅜	..	14⅜	14⅞
12⅜	7⅜	300	Loft, Inc. (1)	9½	9½	9⅜	9⅜	..	9½	9⅝
164½	136	200	Lorillard (P.) (12)	144	144	144	144	+ ¼	143½	146
107	100	100	Lor. (P.) pf. (7)	105½	105½	105½	105½	+ ¾	104	114
89½	21	100	Manati Sugar	27¼	27¼	27¼	27¼	+ ¼	27⅜	28½
58½	35¼	200	Man. Elevated (7)	41½	41½	41½	41½	+ ½	41	41½
28⅜	18	100	Manhat. Shirt (1⅞)	28⅜	28⅜	28⅜	28⅜	+ ¼	28½	29
100	100	200	Man. Shirt pf. (7)	100	100	100	100	..	100⅛	110
26⅜	12½	1,400	Marlin Oil & Ref.	25½	26⅜	25½	26⅜	+ 1⅜	26¼	26½
15½	8	100	Max. Mot. Class B.	9⅜	9⅜	9⅜	9⅜	..	9	10
93½	65½	1,000	May Dept. S. (8)	87	88⅜	87	87½	+ ½	87	87¾
167¼	84½	59,600	Mex. Petrol. (12)	102½	107⅛	102¼	107⅛	+ 5	106⅞	107
24	15⅜	300	Miami Copper (2)	22½	22⅜	22⅜	22⅜	..	22½	23
15⅜	10	5,400	Mid. S. Oil (1.20)	14⅛	14⅛	13⅞	14	..	13⅞	14
33⅛	22	200	Midvale Steel	24⅛	24⅜	24⅛	24⅜	+ ¼	24¼	24⅝
14⅜	6¼	100	Minn. & St. L. new	7¼	7¼	7¼	7¼	..	7	7½
23¼	16	500	Missouri Pacific	18½	18⅜	18½	18⅜	..	18½	18⅜
44⅛	33½	2,000	Missouri Pacific pf.	43	43½	43	43⅛	+ ⅛	42⅜	43⅛
95	92¼	100	Mont. Power pf. (7)	95	95	95	95	+ 2	93	95
25	14⅜	4,600	Montgomery Ward	18½	19⅜	18¼	18⅞	+ ⅜	18½	19
121½	102	1,300	National Biscuit (7)	120	121½	120	121	+ 2	120	121
120	105	1,000	Nat. Bisc. pf. (7)	110	110	110	110	+ ¼	109⅛	110
5⅛	⅝	500	Nat. Conduit & C.	⅞	⅞	¾	¾	− ⅛	⅞	1
65	26	100	Nat. En. & Sta. (6)	41⅞	41⅞	41⅞	41⅞	− ⅞	42	42½
108	100	100	Nat. Lead pf. (7)	104	104	104	104	− ⅝	105	106
6⅜	3½	100	Nat.Rys.of M.2d pf.	4	4	4	4	..	3¾	4¼
13⅛	9	400	Nev. Con. Copper	12⅜	12⅞	12⅜	12⅞	+ ¼	12⅞	13
77½	46	400	N. O., Tex. & M. (6)	59½	60	59½	60	− 1	60	61
74½	64⅛	1,200	N. Y. Central (5)	72	72⅜	72	72⅛	+ ⅜	72	72½
89	89	50	N. Y., Lack. & W. (5)	89	89	89	89	..	80	..
23½	12⅞	1,100	N. Y., N. H. & Hart.	14	14	13⅜	13⅜	− ⅛	13⅝	14
28⅜	16	200	N. Y., Ont. & W. (2)	19⅜	19⅜	19⅜	19⅜	..	19	20
41⅝	32¼	1,100	North Am. [illegible] (3)	40¼	40½	40¼	40½	+ ¼	40¼	40⅜
37⅜	31⅞	600	N. Am. cfs. (3)	37	37⅜	37	37¼	+ ¼	37⅛	37⅞
88½	61¼	4,200	Nothern Pac. (7)	75½	75⅜	74⅞	75	+ ⅛	74⅜	75
12⅞	8½	100	Nunally Co. (1½)	12	12	12	12	..	11⅜	12
4	1¼	8,800	Okla. Prod. & Ref.	3¼	3½	3⅛	3⅜	+ ⅛	3¼	3⅜
30⅜	16½	1,900	Orpheum Circuit (2)	18⅜	19⅜	18½	19¼	+ ⅜	19⅛	19½
16	8⅛	200	Otis Steel	8⅞	9⅜	8⅞	9⅜	+ ⅜	9	9½
54⅜	26½	300	Owens Bottle (2)	28	28	28	28	− ⅜	28	28½
65¼	46¼	3,000	Pac. Gas & Elec. (5)	63½	65¼	63	64⅞	+ 1⅝	64⅞	65¼
17¼	8	200	Pacific Mail	8½	8⅜	8½	8⅜	+ ⅝	8⅝	9
47½	27½	25,800	Pacific Oil (1½)	46	46⅜	45	45⅜	..	45⅜	45⅝
51½	38¼	400	Pacific Tel. & Tel.	50	51	50	51	+ ⅜	48	52
79⅜	38⅜	11,500	Pan-Am. P. & Tr. (6)	46¼	47¼	46	46⅜	+ ⅜	46½	46⅝
71⅜	34⅛	2,700	Do Class B (6)	43⅜	44¼	43⅜	44	+ ⅛	43¼	44
13⅜	6	700	Panhandle P. & R.	11⅛	11⅛	11⅛	11⅛	+ ⅛	11⅜	11⅞
41⅜	32	3,400	Penn. R. R. (2)	35½	35⅞	35	35½	− ⅛	35	35⅝
17	6⅞	9,800	Penn. Seab. Steel	9¼	10⅜	9¼	10⅜	+ 1½	10⅜	10⅞
57⅞	33⅜	3,800	Peoples Gas, Chi.	57⅞	57⅞	57	57⅞	− ¼	57⅜	57½
23⅜	15⅜	300	Pere Marquette	18⅜	18⅜	18⅜	18⅜	− ⅜	18	18⅜
59	50	100	Pere Marq. pr. pf. (5)	54	54	54	54	− ½	53	55
35½	26½	260	Philadelphia Co. (3)	30½	30½	30½	30½	− ½	30¼	31
31½	16	100	Phillips Petroleum	28½	28½	28½	28½	− ¾	29	29¼
42¼	9¼	2,200	Pierce-Arrow	13⅞	14⅜	13⅞	14⅜	+ ⅝	14	14⅜
88	21	1,000	Pierce-Arrow pf	33	35	33	34⅜	+ 1⅜	34½	35
11⅝	5¼	1,800	Pierce Oil	7	7⅛	6⅞	7	+ ⅛	7	7½
88½	82⅞	100	Pitts. Coal pf. (6)	88½	88½	88½	88½	..	88	88½
32	23	100	Pitts. & West Va.	24	24	24	24	..	23¾	24
16½	12⅛	200	Pond Cr. Coal (1½)	14½	14½	14½	14½	..	14	14½
96	48	100	Pressed Steel Car.	59⅞	59⅞	59⅞	59⅞	+ ⅝	59½	60
70¼	54	100	Pub. Serv. N. J. (4)	62⅜	62⅜	62⅜	62⅜	+ 2⅜	62	70
110⅜	87¾	400	Pullman Co. (8)	101½	101⅞	101½	101⅞	+ ¾	101	101⅞
51½	24¾	3,000	Punta Alegre Sugar	28	29⅜	28	29⅛	+ 1⅛	28⅜	29¼
37	21½	5,400	Pure Oil (2)	36⅞	36⅞	36	36½	+ ⅛	36¼	36⅜
90⅛	67	200	Railway St. Sp. (8)	84	84	84	84	..	84	84½
15	11	500	Ray Con. Copper	13½	13⅜	13½	13⅜	+ ¼	13½	13⅞
89¼	60⅜	2,000	Reading (4)	70½	70½	69⅝	69⅝	− ⅛	69½	70
55	36½	200	Reading 1st pf. (2)	43⅛	43⅛	43⅛	43⅛	+ ⅛	42⅜	44
38⅜	17⅛	300	Remington Typew.	22	22½	22	22	+ 1	21	22½
73¼	41⅞	900	Rep. Iron & Steel	50	50⅜	50	50⅜	+ ⅜	50¼	50⅞
96¼	75¼	300	Rep. Iron & S. pf. (7)	80½	82	80½	82	+ 2	80	83
24½	6½	600	Rep. Motor Truck	6⅜	7	6½	7	− ⅛	6⅜	7
69⅜	40½	5,700	R.D., N.Y. shs. (5.20)	48½	49⅜	48⅛	48⅞	+ 1⅛	48⅜	48⅞
13¼	10½	300	St. Joseph Lead (1)	13½	13¼	13⅛	13¼	..	13	13⅜
25⅜	19⅛	100	St. Louis-San Fran.	22⅜	22⅜	22⅜	22⅜	..	22⅜	23
30½	19½	100	St. Louis Southwest	23	23	23	23	..	22	23
23⅜	8⅞	400	Savage Arms	11	12	11	12	+ 2¼	11⅜	13½
6⅜	2⅛	100	Saxon Motor	2⅜	2⅜	2⅜	2⅜	− ½	2½	2⅞
7¼	2⅛	200	Seaboard Air Line	3⅜	3⅜	3⅜	3⅜	− ⅜	3½	3⅜
12½	5	500	Seab. Air Line pf.	6⅜	6⅜	6	6	− ¼	5⅜	6¼
98⅜	59½	5,200	Sears, Roeb. & Co.	67⅜	70⅛	67¼	68¼	+ 1¼	68	68⅜
20⅜	12⅜	1,500	Seneca Copper	20⅛	20⅛	20	20⅛	+ ⅛	20	20¼
49	30⅞	700	Shell T. & T. (74c)	36	36	35⅜	36	+ 1	36⅛	36½
28⅜	16⅛	5,600	Sinclair Con. Oil	23	23⅜	23	23⅛	+ ⅛	23⅛	23¼
56	32½	100	Sloss-S. Steel & I.	38	38	38	38	− 1	37	39
101	67½	3,400	Southern Pacific (6)	78⅜	78⅞	78⅜	78⅜	..	78⅜	78⅜
24⅞	17⅛	900	Southern Railway	19½	19¼	19⅛	19¼	− ¼	19⅛	19¼
84½	67⅜	200	St. Oil of Cal. (4)	81¼	81⅜	81¼	81⅜	+ ⅜	80⅜	81
167½	124½	800	Stand. Oil N. J. (5)	151	152¼	151	152¼	+ 1	151½	152
110¼	105⅛	4,500	St. Oil N. J. pf. (7)	109	110⅛	109	110¼	+ 1¼	109½	110½
82	66	100	Steel & Tube pf. (7)	70	70	70	70	+ 1½	69⅜	74¼
37	21	200	Stewart W. Sp. (2)	23⅛	23⅛	23⅛	23⅛	− ⅜	23⅜	24½
93¼	43⅜	8,200	Studebaker Co. (7)	75	75½	74¼	75	+ ½	74⅜	75
97½	83	300	Studebaker Co. pf. (7)	97	97	97	97	..	97¼	100
10⅜	3	100	Submarine Boat	5⅛	5⅛	5⅛	5⅛	..	5	5¼
13⅜	3⅜	600	Superior Oil	7⅜	7⅜	7⅜	7⅜	− ¼	7¼	7⅜
10⅜	6⅜	300	Tenn. C. & C.	8	8⅛	8	8⅛	+ ¼	8	8⅜
45	29	8,600	Texas Co. (3)	43½	43⅞	43	43⅛	− ⅛	43¼	43½
27½	16¼	100	Texas & Pacific	22½	22½	22½	22½	− ½	22½	22¾
36⅞	15⅜	900	T. & P. C. & O. (1)	26½	26½	26	26⅛	− ½	26⅛	26¼
20⅜	12½	100	Third Avenue	15⅜	15⅜	15⅜	15⅜	+ ⅛	15	15¼
72	45	600	Tob. Products (§6)	60⅜	60⅜	60	60⅛	+ ⅛	60¼	60½
16	8	300	Tol., St. L. & W.	14¼	14¼	14⅛	14⅛	− ¾	14	14¼
24½	15	200	T., St. L. & W. pf.	23	23½	23	23½	+ 1	22½	24½
13	6	2,200	Transcont. Oil	9½	9½	9	9	− ¼	9	9¼
106½	101¼	100	Underwood T. pf. (7)	106½	106½	106½	106½	+ 7	106	115½
25½	15⅛	14,200	Union Oil	21½	21½	19⅜	20⅛	− 1½	20⅛	20½
123⅜	111	1,400	Union Pacific (10)	120⅜	121⅜	120⅜	121	..	121	121½
68	62¼	100	Union Pacific pf. (4)	67	67	67	67	..	67	67½
34	19	100	United Alloy Steel	25	25	25	25	..	25	26
106	46	600	United Drug	62	64	62	64	+ 2	62	64
47	36⅜	400	Do 1st pf. (3½)	40	40	40	40	+ ⅝	39¼	40½
207	95⅜	1,300	United Fruit (8)	118¼	118¼	117¼	117¼	− ¾	117¼	117⅜
12¼	6	400	United Ry. Invest.	8¼	8⅜	8¼	8⅜	− ⅛	8¼	9
62¼	46⅞	6,100	United R. Stores (6)	49⅜	50⅜	49⅜	50¼	+ ⅝	50⅛	50⅜
19	11½	100	U. S. C. I. P. & F.	15	15	15	15	− 1	15	15½
27¼	8½	5,000	U. S. Food Products	12	12¼	11⅜	12	+ 1⅜	12	12⅛
74¼	42¾	3,700	U. S. Ind. Alcohol (4)	44	45	44	44⅝	+ ⅝	44⅝	45
58⅜	41½	2,200	U. S. Realty & Imp.	55	56	55	56	+ 1	55½	56
79⅜	40½	5,500	U. S. Rubber	48⅜	48⅜	47	47⅛	+ ⅝	47⅜	48
103⅞	74	2,200	Do 1st pf. (8)	86⅜	86⅜	85⅛	85½	− 1	85⅛	86¼
35½	26	200	U. S. Smelt. R.&M.	32½	32⅞	32⅜	32⅜	..	32⅞	33½
86½	70¼	12,500	U. S. Steel (5)	80⅞	81¼	80¼	81⅛	+ 1	81	81⅛
112	105	700	U. S. Steel pf. (7)	110	110	110	110⅜	− ¼	110¼	110⅜
59¼	41¼	2,600	Utah Copper (2)	55½	56⅜	55½	56	+ 1½	55⅞	56
12⅜	8¼	1,300	Utah Securities	10	10¼	9⅞	10¼	+ ½	10¼	10⅜
41	25¼	2,300	Vanadium Corp.	31⅜	32⅞	31⅛	32⅛	+ 1¼	32⅛	32⅜
42¼	20⅜	500	Va.-Caro. Chemical	27½	27½	27⅜	27⅜	− ⅜	27½	28
102⅜	57⅜	100	Va.-Caro. Chem. pf.	73	73	73	73	+ 3	71	74
95	59	100	Va. Iron, C. & C. (6)	85	85	85	85	− 1	82	86
9¼	5⅜	3,700	V. Vivaudou	7⅜	7⅜	6⅞	6⅞	− ½	6⅞	7
9	7	20	Wabash	7	7	7	7	..	7	7¼
24½	18	321	Wabash pf., A.	20½	20⅜	20¼	20⅜	− ¼	20⅜	21
15½	12⅜	24	Wabash pf., B.	13¼	13¼	13¼	13¼	− ⅛	13⅜	15
11⅛	8⅛	300	Western Maryland	8⅜	8⅜	8⅜	8⅜	+ ⅛	8⅜	9
20⅞	17⅜	100	Western Pacific	20⅜	20⅜	20⅜	20⅜	− ⅜	20¼	21
59⅞	57	200	Western Pac. pf. (6)	58⅜	58⅜	58⅜	58⅜	..	57⅜	59½
49⅞	38⅜	900	Westing. E. & M. (4)	46⅜	46⅜	45⅞	45⅞	− ¼	45¼	46
44	28¼	100	White Motors (4)	36	36	36	36	− ½	35½	36
17⅜	7	2,900	White Oil	13¼	13⅜	13⅛	13¼	+ ½	13⅛	13⅜
18¼	9½	500	Wickwire Steel	10⅜	10⅜	10	10	..	..	..
80⅞	65	300	Wilson & Co. pf. (7)	75	75	75	75	+ 2	73	78
10½	5¼	800	Willys-Overland	6	6	6	6	+ ⅛	5⅞	6
42	23	300	Willys-Overland pf.	27¼	27⅜	27¼	27⅜	+ ⅜	28¼	29¼
126	105	1,000	Woolworth, F.W. (8)	122½	126	122½	125⅜	+ 3⅜	123½	124½
112	105	100	Woolworth pf. (7)	112	112	112	112	..	110	114
55¼	30¼	100	Worth'ton Pump (4)	39⅜	39⅜	39⅜	39⅜	+ ¼	40	41
9⅛	6½	1,400	Wright Aero. (1)	7⅜	8½	7⅜	8	+ ½	7⅜	8½
			RIGHTS.							
⅝	¼	1,200	Invincible Oil	¼	⅛	¼	⅛	+ ⅛	..	..

Dividend rates as given in the above table are the annual cash payments based on latest quarterly or half-yearly declarations. Unless otherwise noted, extra or special dividends are not included.

*Last quarterly payment in stock. †Partly extra. ‡Including 4 per cent. extra in stock. ¶Including 2 per cent. extra in stock. §Last quarterly payment in scrip.

Columbus Electric Company

6% Gold Notes due July 1, 1922
Yield 8.60%

Net earnings are over 2¼ times all interest charges.

Regular dividend of 6% per annum has been paid on the preferred stock uninterruptedly for 15 years.

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A Strong Bond Market

The rapidity with which certain new issues of bonds have been oversubscribed, and the fact that interest rates have shown, during the past few months, a decided tendency toward lower levels, can be taken as evidence of the trend of the bond market.

While bonds are still cheap we recommend the purchase of those kinds of bonds that are recognized as the safest, as we believe that the investment demand will centre on such issues for months to come.

We have selected for your consideration five strongly secured mortgage bonds yielding 6¾% to 8%.

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TRY TO KEEP OIL CO. FROM FOREIGNERS

Stockholders of Union of California Would Organize a Holding Corporation.

SEE SAFETY IN TRUSTEESHIP

Fear Is That Interests in Royal Dutch Petroleum Company Will Seek to Get Control.

Twenty of the large individual stockholders of the Union Oil Company of California have organized to prevent control of the company falling into foreign hands. These stockholders, all of whom live in California, have circularized stockholders in general, and it is believed their plan will be adopted. The proposal is that the Union Oil Company of California Stockholding Company be organized to take over the stock of the Union Oil Company of California and hold it in trust, shares of the new holding company to be exchanged on an equal basis with the stock of the oil company.

This plan is supposed to be a result of the recent merger of the Union Oil Company of Delaware with the American interests of the Royal Dutch Petroleum Company. The Union Oil Company of Delaware owns $13,196,950, or about 27 per cent. of the stock of the California company, part of which was obtained when it took over the Commonwealth Petroleum Company. Some of this stock is said to have cost the company $160 a share. Recently the stock advanced from around 120 to 160, the rise being attributed to buying for the purpose of gaining control. This the directors and prominent stockholders of the California company hope to avert.

The circular sent to stockholders has been signed by most of the Directors, and some of the larger stockholders say that since the company is one of the oldest in California their desire is to keep its control in that State, or in this country, and prevent foreign interests from assuming management. It further says that "you have doubtless been informed of the fact that about 27 per cent. of the stock of the Union Oil Company of California has been acquired and is held in one single corporate ownership foreign to California. One important factor in the situation is that no one knows from day to day who may turn up as the owner of this large concentrated block of stock. We do not know where he or they may live or what their purpose may be. Such a condition is intolerable. No management can properly function under such circumstances. It is demoralizing to the loyal army of employes as well as to the managing officers to be constantly watching the news items for information and listening to disturbing rumors. Why should we Californians, owners collectively of a majority interest, really remain in the minority?"

The signers of the circular are: Dr. M. N. Avery, E. B. Blinn, John S. Cravens, George L. Cochran, E. W. Clark, Fillmore Condit, Guy C. Earl, J. A. Graves, A. P. Johnson, Isaac Milbank, Stanley W. Morshead, I. B. Newton, W. W. Orcutt, Henry M. Robinson, Lyman Stewart, W. L. Stewart, W. R. Staats, L. P. St. Clair, J. G. Warren and Dwight Whiting. Under the agreement of organization, the foregoing stockholders or their successors are appointed to act on behalf of the stockholders who deposit their shares with the holding company.

OTHER BANK RATES LOWERED

Reduction Announced at Boston and Dallas Reserve Banks.

WASHINGTON, Nov. 3.—Approval of a reduction in the rediscount rate of the Boston Federal Reserve Bank from 5 to 4½ per cent. was announced today by the Federal Reserve Board.

Reduction in the rediscount rate of the Dallas Reserve Bank from 6 per cent. to 5½ per cent. was also announced today.

The reductions in rediscount rates already announced and pending were described today by Secretary Hoover as "pointed milestones in the progress toward recovery."

Discussing financial conditions throughout the country, Mr. Hoover said that the fall of interest rates was always a demonstration of relief from credit strain. It was "a pronounced phenomena" of the tail-end of depression when money rates decline, he said, expressing belief that the new rates would increase production and aid the situation generally.

Reduction at Boston and Dallas, following the previous day's cuts, made a changed rate for all reserve banks this week except Cleveland and Minneapolis. The Boston Reserve Bank rate has regularly moved with New York. The Dallas Bank made its first reduction, from 7 to 6½ per cent., on May 16, or nearly two weeks after the New York rate had been reduced. The 6 per cent. rate was fixed on June 22.

Sidney Spitzer & Co. are offering $136,000 City of Toledo, Ohio, 5 per cent. park and boulevard bonds. The bonds are dated April 1, 1921, and mature April 1, 1951, and are in denominations of $1,000. White, Weld & Co. and Salomon Bros. & Hutzler are offering an issue of $1,466,000 city and county of San Francisco gold 4½ per cent. school bonds, due March 1, 1929, to March 1, 1939. The bonds maturing from 1929 to 1933 are offered on a basis to yield 5.20 per cent., those maturing from 1934 to 1939 on a basis to yield 5.10 per cent.

P. S. DU PONT OPTIMISTIC.

Thinks Rise in Steel and Lumber Will Aid Auto Prices.

P. S. du Pont, President of the General Motors Corporation, looks for a general improvement in prices as a result of the recent upturn in steel, lumber and other products. He is of the opinion that the prices of automobiles will follow. According to advices received in Wall Street from Detroit, Mr. du Pont is credited with saying that "Winter and Spring should see developments in the industrial world, and particularly in the automotive field." It is added that the disposal of the Scripps-Booth and Sheridan plants will end the company's plan to dispose of what are believed to be unprofitable units.

In connection with the widespread rumors regarding the policies of the General Motors Corporation, Mr. du Pont said of the manufacturing division:

"This division is in a healthy condition with its business stabilized and sales increasing in the face of the coming Winter."

TALK OF A BANK MERGER.

Chatham and Phenix National and Another Said to Be Negotiating.

Reports were current in the financial district yesterday that the Chatham and Phenix National Bank of New York had entered into negotiations for control of the New York County National Bank. Louis G. Kaufman, President of the Chatham and Phenix National, and O. Cooper, President of the New York County National, declined to confirm or deny the reports.

The Chatham and Phenix National has a capitalization of $7,000,000 and deposits of about $114,000,000. The New York County National, organized in 1853, has a capitalization of $1,000,000 and deposits of approximately $14,000,000.

DISCOUNT RATE CUT BY BANK OF ENGLAND

Drop to 5 Per Cent. Attributed to Action of Federal Reserve Bank Here.

LONDON, Nov. 3.—The Bank of England reduced its rate of discount today to 5 per cent. from 5½ per cent. The last reduction in the discount rate was made on July 21 last, when it was cut from 6 per cent. to 5½.

Today's reduction was due chiefly to yesterday's reduction in the Federal Reserve Bank rate in New York, it was understood in financial quarters.

The advocates of cheaper money here have been agitating for the lowering of the bank rate from the 5½ per cent. figure, which for a long time has been out of all proportion to the money market rates, but the bank authorities, invariably conservative, have maintained the rate in view of the German financial outlook and the somewhat uncertain political situation here.

The Government financing, however, has recently been assisted by large subscriptions to Treasury bonds and large repayments have been made by the Government to the Bank of England.

Thus, with the financial situation so improved in the United States that a reduction of the Federal Reserve Bank rate was made, the bank authorities felt able to give the commercial interests here much-needed relief by the reduction, which is expected in financial circles to be followed shortly by still further reduction.

Yesterday's reduction is the fourth made by the Bank of England since the beginning of the year. Until April 28 the rate had stood at 7 per cent., at which it had remained continuously for thirteen days more than a full year. On April 28 it was reduced to 6½ per cent., on June 23 to 6, on July 21 to 5½, each of these changes practically coinciding in time with similar reductions made at the New York Reserve Bank. When, however, the New York Reserve Bank rate was reduced from 5½ per cent. to 5 on Sept. 21, the Bank of England made no change, the explanation in financial London being that the bank was reluctant to relax its precautionary rate until the Irish difficulty should become less acute.

When the war broke out at the end of July, 1914, the Bank of England rate was raised to 8 per cent. and on Aug. 1 to 10. It remained at that high rate (which had been fixed by the bank on only two previous occasions in its history) for less than a week, and on Aug. 6 was reduced to 8 per cent., being further cut to 5 on Aug. 8 and remaining at that figure, with an occasional advance to 6, during the greater part of the war.

In November of 1919, when our own Reserve Bank rate went up for the first time, the Bank of England rate was raised to 6 per cent. and in the ensuing April to 7. The weekly statement published yesterday by the bank showed a ratio of reserve to deposits 2¼ per cent. higher than in the preceding week and 5½ per cent. higher than at the corresponding date in 1920.

210 MARKS FOR $1, LOWEST QUOTATION YET

Depreciation Is Causing Serious Losses on Contracts for Foreign Raw Materials.

BERLIN, Nov. 3.—The dollar reached 210 marks today, the highest record, with reports that American holders of the mark were unloading heavily. Locally, the unusually steady fall in German currency was accredited to "our uncertain political situation and Germany's great poverty."

The newspapers complain that the depreciation is causing serious losses to German firms which are under contract to purchase raw materials abroad or facing the necessity of purchasing foreign products.

The newspapers regard the course of the mark as a catastrophe and call attention to the general tendency of foreigners to sell as evidence of widespread lack of faith in Germany's economic future.

The Boersen Zeitung says:

"Every one must see that the continued depreciation of our currency will eventually result in the realization among the British, Americans and French that the enforcement of the treaty provisions means the destruction of Germany's economic life."

The financial papers express the hope that some action will be taken soon, with foreign assistance, toward stabilizing the financial situation, which some believe constitutes a menace to the political, as well as the economic, existence of the republic.

LISTED ON STOCK EXCHANGE

Applications Made to Admit Securities Aggregating Millions.

The Committee on Listings of the New York Stock Exchange has admitted to the list Federal District of the United States of Brazil (City of Rio de Janeiro) temporary twenty-five-year 8 per cent. sinking fund gold bonds due Oct. 1, 1926 and has stricken from the list bonds of the same issues which have been traded in on a when issued basis.

The Exchange also received applications to list the following securities: Minneapolis, St. Paul & Sault Ste. Marie, $3,511,000 first consolidated mortgage 5 per cent. gold bonds; Canadian Northern Railway Company (Canadian National Railways) $25,000,000 twenty-five-year 6½ per cent. sinking fund gold bonds due July 1, 1946 and Portland Railway and Light $5,537,000 first lien and refunding mortgage 7½ per cent. gold bonds series A, due May 1, 1946. Also Virginia Iron, Coal and Coke Company $10,000,000 common stock of $100 in exchange for the same amount of capital stock now listed. This change was made necessary by the recent authorization of $5,000,000 preferred stock by the stockholders.

DURANT PAYS FOR STOCK.

Holders of Peerless Truck Shares Get $1,857,581 Under Pledge.

R. H. Collins, associated with William C. Durant in the Durant Motors, Inc., has made the initial payment of $1,857,581, which is to be paid at the rate of $23.33 a share to the stockholders of the Peerless Truck & Motor Corporation, who have pledged their stock under an agreement whereby Mr. Collins will buy a maximum of 80,000 shares of the stock of the Peerless Company at $50 a share. This information was received in the financial district yesterday from Cleveland.

The original plan for the purchase of the stock was understood to call for an initial payment of $10 a share and the balance in six instalments of $6.66 each. Under the new plan it is purposed to make payments in four instalments over a period of from eighteen to thirty-six months, a payment every six months, interest on the balance being paid at 6 per cent.

Petroleum Merger Not Completed.

Negotiations for the consolidation of the Atlantic Petroleum Company with Cosden & Co. are believed to be still under way, in spite of the report that the transaction had been closed. The merger, it is said, calls for the exchange of three shares of Atlantic Petroleum for two shares of Cosden. It is reported that action by the Directors of Cosden & Co. on consolidation will be postponed, pending the completion of certain details.

OFFER RAIL BONDS WITH 5.90% YIELD

Morgan Syndicate to Bring Out Southern Railway Refunding 5s at 85.

$10,000,000 IN NEW ISSUES

Frick First Liens Offered to Yield 6%, Taylor-Wharton Steel 7.70, Fuel Oil Issue 9.25.

New issues of bonds offered today by investment bankers aggregate about $10,000,000. A feature is a railroad offering in which the return is 5.90 per cent., making a new milestone in the downward trend of new rail issues since the easing of the money market. There was no cessation of investment buying of high yield and non-callable bonds yesterday and some of the Liberties established new high records for the year, one of them selling at par.

A syndicate is being formed by J. P. Morgan & Co. to sell $5,655,000 first consolidated mortgage 5 per cent. refunding bonds of the Southern Railway Company to refund an issue of Georgia Pacific 6 per cent. bonds, due on Jan. 1. The bonds will be offered at 85, to yield 5.90 per cent.

Charles D. Barney & Co. are offering an issue of H. C. Frick Coke Company first lien purchase money 5s, due serially from 1922 to 1929, inclusive. These bonds are guaranteed unconditionally by the United States Steel Corporation, by endorsement, and the bankers are offering them at a price to yield 6 per cent. They are exempt from the Pennsylvania State four mills tax.

An issue of first and refunding mortgage sinking fund 7½ per cent. gold bonds of the Taylor-Wharton Iron and Steel Company, limited to $3,250,000, is offered by a syndicate of bankers composed of Callaway, Fish & Co., Parkinson & Burr of Boston, Stroud & Co. of Philadelphia, and Wurts, Dulles & Co. of Philadelphia. The bonds are offered at 97½ and interest, to yield 7.70 per cent. The net earnings of the corporation for 1920 were $582,385. An issue of $1,000,000 five-year 8 per cent. convertible collateral trust sinking fund gold bonds of the American Fuel Oil and Transportation Company, Inc., is offered by the corporation at 95 and interest, yielding about 9¼ per cent. They are callable up to July 1, 1923, at 107 and interest, up to July 1, 1924, at 106 and interest, and to July 1, 1925, at 103½ and interest, thereafter at 102.

There probably will be several banking syndicate bids for the new issue of $14,000,000 bonds of the State of New Jersey, to be issued, in the event of a favorable vote on Nov. 8, for the construction of charitable, hospital, relief, correctional, reformatory and penal institutions in the State. The bonds will bear a 6 per cent. coupon.

The City of Baltimore will receive bids on Nov. 14 for $4,142,000 of the city's 5 per cent. registered stock, of which $2,858,000 is general improvement serial 1922 to 1946 and $1,286,000 is a water serial loan, maturing from 1922 to 1961.

Two issues offered yesterday were sold soon after the opening of the books. One of these was the $10,500,000 Republic of Chile issue of twenty-five-year 8 per cent. bonds offered by Blair & Co. and associates. The other was the issue of $3,000,000 Manitoba Power Company, Ltd., first mortgage 7 per cent. sinking fund gold bonds, offered by Kissel, Kinicutt & Co. and associates.

Announcement was made yesterday by Dillon, Read & Co. that the $5,000,000 first consolidated mortgage bonds of the Minneapolis Street Railway Company, issued jointly with the Minneapolis, Lyndale & Minnetonka Railway Company, and which mature Jan. 15, 1922, have been extended to Jan. 15, 1925, with interest at the rate of 7 per cent from Jan. 15, 1922. They will be secured by the original lien. Bondholders are offered the privilege of extending their bonds to Jan. 15, 1925, bond for bond, with the payment to them of $10 for each one. The cash payment of $10 per bond due to holders accepting the offer will be made at the time of the delivery of the extended bonds with the new coupon.

The Union Mortgage Company of Cleveland, Ohio, is offering an issue of $2,500,000 first mortgage collateral trust 6 per cent. gold coupon notes, in denominations of $5,000, $1,000, $500 and $100, at a price to yield 7 per cent. The principal and interest are payable at The Guardian Savings and Trust Company of Cleveland.

FOREIGN STOCK MARKETS.

Reaction at Paris, Quiet Trading at London.

LONDON, Nov. 3.—Trading was quiet on the Stock Exchange today. Old 2½ per cent. consols, unchanged at 48⅝; British 5 per cent. war loan, ⅝ point higher at 88⅝; 4½ per cent. war loan, unchanged at 81.

Rand Mines, unchanged at 2¼; De Beers Mining, ⅝ higher at 11½.

PARIS, Nov. 3.—Prices were heavy on the Bourse today. Three per cent. rentes, 25 centimes lower at 53 francs 95 centimes; 5 per cent. war loan, unchanged at 80 francs 20 centimes.

Exchange on London, 4 centimes lower at 53 francs 41 centimes per sovereign; American dollars were quoted at 13 francs 60 centimes, against 13 francs 59½ centimes yesterday.

FOREIGN SECURITIES.

Closing quotations for internal loans of foreign Governments not issued in American values:

	Rate.	Due.	Bid	Asked.
Argent. (unlist)...	5	Sep., 1945	68¾	70
Belgian (restor'n).	5	Sep., 1943	61	64
Belgian (prem)....	6	Mar., 1920	66	69
British Victory....	4	Sep., 1919	300	315
British Fund.....	4	Mar., 1960	276	291
Brit. Nat. W. B...	5	Oct., 1927	387	402
Brit. Nat. W. B...	5	Oct., 1922	396	411
Brit. Nat. W. B...	5	Feb., 1920	382	397
Canada	5½	Nov., 1933	93¾	90¾
Canada	5	Mar., 1937	89½	90¼
City of Pelotas...	6	June, 1961	45	49
French Govt. Vic..	5	Jan., 1931	55¼	57⅛
French Loan, '17..	4	Jan., 1943	45¼	47⅛
French Loan.....	5	May, 1920	63½	65½
French Loan.....	6	1920	66¼	68¼
Italy War Loan...	5	....	80¾	81¾
Russia, rubles bds.	5½	Feb., 1926	3	6
Russia, Govt.....	5½	Dec., 1921	12	15
Sweden	6	June, 1937	93¾	94½
Switzerland	5½	Aug., 1929	94¼	94¾
Uruguay	6	1919	63	63⅛

SHORT TERM NOTES.

Security.	Rate.	Due.	Bid.	Ask.	Yield.
Alum. Co. Am.	7	Nov., 1925	99⅝	100¼	6.95
Am. Cot. Oil..		Sept. 2, '24	93½	94½	8.35
Am. T. & T..	6	Oct., 1922	99⅞	100¼	6.00
Am. Th'd Co.	6	Dec., 1923	98	98¾	6.31
Am. Tobacco.	7	Nov., 1923	101	101½	5.55
Am. Tobacco.	7	Nov., 1923	101⅝	102¼	5.90
Anaconda Co.	6	Jan., 1929	93¾	94½	6.95
Anaconda Co.	7	Jan., 1929	98¾	99½	7.00
Arm. & Co. cv.	7	July, 1930	101¼	102¼	6.65
Beth Stl. Cp.	7	July 15, '22	100¼	100¾	6.25
Beth Stl. Cp.	7	July 15, '23	100¾	100¾	6.60
Can. Pac. Ry.	6	Mar., 1924	99¼	99¾	6.10
Cent. Argent.	6	Feb., 1927	86¾	87½	8.70
C., R. I. & P.	6	Feb., 1922	99¾	100¼	6.45
Fed. Sug. Ref.	6	Nov., 1924	96¾	96¾	7.28
The B.F.Goodrich Co. cv.	7	Apr., 1925	96¾	97¼	7.82
Gulf Oil Co..	6	July, 1923	99¾	100¼	5.96
Gulf Oil Cor..	7	Feb., 1933	101¼	101½	6.80
H. J. Heinz Co.	7	Dec., 1930	103¾	105	6.85
Hock. Val. ..	6	Mar., 1924	96¾	96¾	7.00
Jum. O. R...	7	Mar., 1923	99¾	99¾	7.45
Int. Rep. T..	8	Sep. 19, '22	73	74	...
Kan. C. Ter.	6	Nov. 15, '23	98	98¼	6.95
Kennecott Co.	7	Feb., 1930	98¼	99	7.15
Laclede Gas..	7	Jan., 1929	86¾	90	7.70
Lig. & Meyers.	6	Dec., 1921	100¼	100⅜	2.85
Nat. Clk. & S.	6	Sep., 1930	94½	95	6.80
Proc. & Gam.	7	Mar., 1923	100¾	100⅞	6.00
Proc. & Gam.	7	Mar., 1933	101⅛	101⅜	6.90
Pub. S. Corp. of N.J. cv..	7	Mar., 1922	98¼	99	9.10
R. J. Reyn'ds.	6	Aug., 1922	100¾	100⅝	5.35
Sears-R. & Co.	7	Oct. 15, '22	99⅜	100¼	6.85
Sears-R. & Co.	7	Oct. 15, '23	99⅞	100¼	6.95
Sioss-S. S. & I.	6	Aug., 1920	88¾	89½	7.75
Southern Ry.	6	Mar., 1922	99¼	99½	7.00
S'west B. T..	7	Apr., 1925	90⅞	100½	6.90
Stand. Oil Co. N. Y.....	7	Jan., '25-31	103	107	...
Swift & Co...	7	Oct. 15, '25	101¼	103	6.45
Texas Co. ...	7	Mar. 1, '23	101⅛	101⅜	6.85

New Issue

$10,500,000

REPUBLIC OF CHILE

EXTERNAL LOAN

Twenty-Five Year 8% Sinking Fund Gold Bonds

Dated November 1, 1921 Interest payable May 1 and November 1 Due November 1, 1946

Principal, premium and interest payable in United States gold coin of the present standard of weight and fineness, in New York City, at the office of Blair & Co., Fiscal Agents of the Loan

Exempt from all Chilean taxes, present and future

Redeemable as a whole on any interest date at 110 and interest if called on or before November 1, 1931, and at 105 and interest if called on any interest date thereafter. Also callable for the sinking fund as noted below.

Coupon Bonds in the denominations of $1,000, $500 and $100, with privilege of registration as to principal.

THE CHASE NATIONAL BANK OF NEW YORK, REGISTRAR

DIRECT OBLIGATION: These Bonds are to be the direct external obligation of the Republic of Chile.

The loan contract will provide that if the Government shall create or issue any loan secured by a lien on any specific revenues or assets, these Bonds shall be secured equally and ratably with such loan.

PURPOSE: We are advised that the present issue is for the purpose of making improvements to the Chilean State Railways including electrification work and the purchase of rolling stock.

SINKING FUND: The Government is to covenant to deposit funds with Blair & Co. in quarterly installments commencing February 1, 1922, sufficient to retire annually 4% of the total issue at 110% and interest up to and including November 1, 1931, and at 105 and interest thereafter.

Said funds are to be applied to the purchase of Bonds in the open market at not exceeding the then current redemption price. Moneys not so applied on November 15 of each year are to be used to redeem Bonds by lot on the succeeding December 15 at the redemption price for the year in which the Sinking Fund accrued.

All Bonds not previously retired are to be paid at maturity at 105 and interest.

GENERAL DATA: Chile is engaged largely in mining, agriculture and stock raising. Mining products include nitrate of soda, copper, iron ore, coal, and other raw materials. In addition, it has extensive timber areas. The total wealth has been estimated at $3,200,000,000, or almost $800 per capita.

The published statistics of foreign trade for 1920 show exports of approximately $284,300,000 and imports of about $166,100,000, a total of about $450,400,000.

The direct national debt reported as of December 31, 1920, together with subsequent external issues, including this loan, totals about $205,300,000, or about $50 per capita. This is exclusive of guaranteed obligations for railways, etc., aggregating approximately $38,000,000 on December 31, 1920.

The government-owned railways and other national properties were valued on December 31, 1919 at about $256,700,000, a sum exceeding the above total interest bearing debt.

Chilean credit has ranked high, the first external loan having been placed in London nearly 100 years ago and we are advised that from the first days of the Republic the interest and sinking fund on the External Loans have been met promptly.

We are offering the above bonds "when, as and if issued and received by us" and subject to approval of counsel, at

99½ AND ACCRUED INTEREST

Yielding Approximately 8.11% if Held Until Maturity

Delivery may be made either in the form of temporary bonds or interim receipts.

BLAIR & CO., Inc.

WHITE, WELD & CO. HALSEY, STUART & CO., Inc.

ILLINOIS TRUST & SAVINGS BANK CHICAGO FIRST TRUST & SAVINGS BANK CHICAGO

The statements presented above are based on information obtained partly by cable from official and other sources. While not guaranteed, we believe them to be reliable. All statistics relating to money are expressed in United States dollars at par of exchange for gold pesos (36½ cents) and 25 cents per paper peso, approximately the average for the period 1900-1920 inclusive.

The entire above issue having been applied for this advertisement appears as a matter of record only.

To the holders of

Kings County Elevated R. R. Co.

1st Mtge. 4s, 1949

We have prepared a Summary on the situation of the above bonds. A copy will be sent free on request to bona fide bondholders.

We invite you to confer with us on any of the Underlying Bonds of the New York City Traction Companies. As specialists in these issues we can render a valuable investment service.

Wm. Carnegie Ewen
Investment Securities
2 WALL ST.—NEW YORK
Telephone—Rector—3273-4

Amer. Gas & Elec. Co. Stocks
Amer. Lt. & Trac. Co. Stocks & Notes
American Tob. Co. Scrip
Central Petroleum Co. Stocks
Havana Tobacco Co. Stocks
R. J. Reynolds Tob. Co. B
Universal Leaf Tob. Co. Common
Western Power Co. Stocks
Willys Corp. 1st Pfd.

Bought and Sold

MacQuoid & Coady
Members N. Y. Stock Exchange
14 Wall St., N. Y. "Rector 9970"

Exempt from all Federal Income Taxes

$1,466,000

City & County of San Francisco, Cal.

Gold 4½% School Bonds

Dated March 1, 1918 Due Annually March 1, 1929-39, inclusive

Principal and semi-annual interest (March 1 and September 1) payable in gold in San Francisco or New York. Coupon bonds of $1,000 denomination registerable as to principal, or both principal and interest.

These bonds are a direct obligation of the City and County of San Francisco, both principal and interest being payable from taxes levied against all the taxable property therein.

Legal investment for Savings Banks and Trustees in New York, Massachusetts, Connecticut, California and other States

PRICES

Maturities 1929 to 1933 incl. to yield 5.20%
Maturities 1934 to 1939 incl. to yield 5.10%

Legality to be approved by John C. Thomson, Esq., New York City.

WHITE, WELD & Co. SALOMON BROS. & HUTZLER

Corn Exchange Bank Stock

CLINTON GILBERT
2 Wall St., N. Y. Tel. 4345 Rector

8%
First Mortgage Bonds
Circular on Request
HIRAM F. HARRIS AND COMPANY INC.
GOTHAM NAT'L BANK BLDG.
NEW YORK

Foreign Exchange Explained
Ask for Free Booklet W-2
Wm. H. McKenna & Co.
DOWNTOWN 25 Broadway Bowling Green 1100
UPTOWN 25 West 43rd St. Murray Hill 8080
PHILADELPHIA 331 South 15th St. Bell Telephone Locust 1778

MLCo

GOODYEAR
TIRE&RUBBER

8%

Prior Preference
Syndicate Receipts

Correspondence Invited.

MORTON LACHENBRUCH & CO
42 Broad Street, New York
—MEMBERS—
Chicago, Detroit and Pittsburgh Stock Exchanges

AGREE TO CLOVER LEAF SETTLEMENT

Bondholders Accept Statement of Stockholders Regarding Series A and B 1917 Bonds.

The Bondholders' Committee of the Toledo, St. Louis & Western Railroad Company has approved the proposed settlement of the controversy which has been pending for seven years in the United States District Court of Toledo, Ohio, concerning the company's collateral trust 4 per cent. Series A and B 1917 bonds. Announcement to this effect was made yesterday by the Chairman of the committee, Edwin G. Merrill, President of the New York Life Insurance and Trust Company, in a statement addressed to the holders of certificates of deposit for "Clover Leaf" Series A 4 per cent. bonds.

J. S. Bache, Chairman of the Stockholders' Committee, outlined the position of the stockholders in this case in a statement issued several days ago.

In his statement Mr. Merrill said, in part:

"Under the terms of that settlement the Bondholders' Committee will receive the stock of the Chicago & Alton Railroad now held as collateral for the bonds (of both series), together with payment of $1,130,000 in cash and approximately 9,500 shares of preferred stock and 9,500 shares of common stock of the "Clover Leaf" Company.

"The committee has made a favorable adjustment with the holders of the entire issue of Series B bonds and with certain holders of Series A bonds involving the distribution to them of their pro-rata share of Chicago & Alton preferred and common stocks only. The committee estimates that after this adjustment and the payment of all expenses in connection with the committee there will be available for distribution on each certificate of deposit representing a $1,000 Series A "Clover Leaf" bond, with all unpaid coupons attached, approximately (1) in cash $150; (2) in "Clover Leaf" preferred stock $180, par amount; (3) in "Clover Leaf" common stock $180, par amount; (4) in Alton preferred stock $560, par amount, and (5) in Alton common stock $1,250, par amount.

"As soon as this settlement is carried out and the cash and securities become available, the distribution will be carried out by the New York Life Insurance and Trust Company.

"The Bondholders' Committee is of the opinion that this settlement is fair and satisfactory. By it protracted litigation is avoided and the bondholders will receive promptly their full pro-rata share of Chicago & Alton stock, both preferred and common, together with a substantial cash payment and a share in the equity of the "Clover Leaf" Company."

Ruling by Stock Exchange.

The New York Stock Exchange has ruled that transactions of Bankers Trust Company receipts for shares of the Chase National Bank and Chase Securities Corporation shall be quoted ex rights on Friday unless made for cash.

BONDS ON STOCK EXCHANGE

THURSDAY, NOV. 3, 1921.

	1921.	1920.	1919.
Day's sales	$19,343,100	$15,289,200	$15,450,500
Year to date	2,721,874,595	3,121,204,750	2,777,919,250

UNITED STATES GOVERNMENT WAR LOANS.

Sales.	Issue.	Open.	High.	Low.	Last.	Net Ch'ge.	Closing Bid.	Closing Asked.	Yield.
1,654½	—Liberty 3½s, 1932-'47	92.70	93.42	92.70	93.38	+.76	93.28	93.38	3.91
50	—Liberty 1st cv. 4s, 1932-'47	93.40	93.40	93.40	93.40	+.22	93.50	93.70	3.99
..	—Liberty 2d 4s, 1927-'42	..				..	93.46	93.58	4.48
363	—Liberty 1st cv. 4¼s, 1932-'47	93.70	93.98	93.60	93.60	+.24	93.60	93.68	4.67
4	—Liberty 1st cv. 4¼s, '32-'47, reg.	93.30	93.30	93.30	93.30	+.50	..	..	..
½	—Liberty 1st, 2d, 4¼s, 1932-'47	96.00	96.00	96.00	96.00	..	96.00	98.00	..
1,152½	—Liberty 2d cv. 4¼s, 1927-'42	93.40	93.80	93.40	93.50	+.38	93.50	93.56	4.73
3	—Liberty 2d cv. 4¼s, reg	93.24	93.24	93.24	93.24	+.58	..	..	..
1,100¼	—Liberty 3d 4¼s, 1928	95.70	95.98	95.66	95.86	+.34	95.78	95.86	4.94
24	—Liberty 3d 4¼s, 1928, reg	95.58	95.62	95.58	95.62	+.46	..	..	..
2,453	—Liberty 4th, 4¼s, 1933-'38	93.70	94.00	93.60	93.60	+.30	93.60	93.66	4.80
6	—Liberty 4th 4¼s, reg	93.50	93.50	93.50	93.50	+.44	..	..	..
216	—Victory 3¾s, 1922-'23	99.84	99.92	99.80	99.82	+.22	99.80	99.84	3.85
1,955	—Victory 4¾s, 1922-'23	99.66	99.92	99.66	99.82	+.22	99.80	99.84	4.86
123	—Victory 4¾s, reg	99.54	99.76	99.54	99.64	+.20	..	..	..

Following sales are given in lots of $1,000:

Chinese Ry 5s
1.....42½
8.....42
1.....42½
2.....42
C of Bergen 8s
3.....108½
1.....103
3.....102¾
5.....102½
3.....103
2.....102¾
15.....103
C of Berne 8s
2.....105¼
4.....105½
10.....106
2.....105¾
4.....106
2.....105¾
2.....106½
C of Christi'na s f 8s
17.....104
1.....104⅛
1.....104½
4.....104
1.....105½
C of Copn 5½s
6.....84
6.....83⅞
1.....83¾
21.....83⅞
4.....84
1.....83⅞
C of Marsls 6s
2.....86
10.....86½
C of Rio de J temp s f 8s
44.....98
3.....98⅛
16.....98
19.....98
16.....98⅛
10.....98¼
2.....98¼
2s6f.....98
2.....98¼
1s7f.....98¼
2.....98¼
C of Zurich 8s
5.....105
3.....105¼
Dan Mun s f 8s, Ser A
6.....104½
6.....105
3.....104½
.5.....104
.5.....104
1.....105
Ser B
.5.....103¼
2.....104½
1.....105
Dom Rep 5s
6.....80¼
5.....80
5.....80¼
Dom of Can 5½s, 1929
10.....95¼
18.....95⅝
20.....95¾
6.....95⅛
1.....95½
5s, 1931
5.....93¼
French Gov 8s
19.....100½
6.....100⅝
2.....100½
2.....100¾
6.....100⅝
8.....100⅝
54.....100½
1.....100⅝
2.....100½
1.....100½
7½s, tr rcts
98.....95
35.....95¼
17.....95¼
1.....95⅛
10.....95¼
1.....95
20.....95¼
2.....95¼
1.....95⅛
1.....95⅛
9.....95¼
16.....95⅛
1.....95¼
.5.....95⅛
1.....95¼
5.....95⅛
80.....95¼
2.....95⅛
85.....95¼
1.....95⅛
1.....95⅛
4.....95¼
10.....95⅛
81.....95
25.....95¼
2.....95⅛
Jap Gov 4½s, ster loan
10.....85⅞
2d series
7.....85¼
1.....85⅞
5.....85⅞
4s, ster loan
4.....69½
15.....69⅝
1.....69⅝
2.....69½
K of Belg 6s
8.....94⅞
45.....95
88.....95¼
5.....95⅝
17.....95¼
20.....95⅝
5.....95½
1.....95⅝
7½s
2.....102
4.....101⅞
7.....102
3.....101⅞
10.....101⅞
1.....101⅞
1.....101⅞
1.....101⅞
8.....101⅞
1.....102
11.....102¼
4.....102
8s, tru rcts
4.....101⅝
6.....101⅛
15.....101⅝
7.....102
2.....101⅞
5.....102
1.....101⅞
13.....102
K of Denm 8s
1.....104½
3.....104⅝
2.....104⅝
5.....105
3.....104⅝
2.....104½
3.....104⅝
1.....105⅛
1.....105⅛
9.....105⅛
2.....105⅛
K of Italy 6½s
3.....91
K of Norwy 8s
1.....105⅛
11.....105½
1.....105
1.....105½
1.....105⅛
4.....105⅛
[illegible]
1.....105⅛
2.....105⅝
K of Swed 6s
5.....93½
1.....93⅝
1.....94
4.....95
R of Chile s f 8s, '26 int rcts
7.....99
23.....99⅛
10.....99⅛
5.....99⅛
23.....99⅛
24.....99¼

5.....99½
2s6f.....99
8s, '41, tr rct
1.....100¼
25.....100¼
6.....100¼
45.....100¼
12.....100¼
16.....100¼
10.....100¼
25.....100¼
3.....100¼
2.....100¼
4.....100¼
15.....100¼
1.....100¼
17.....100¼
10.....100¼
5.....100¼
1.....100¼
3.....100¼
4.....100¼
3.....100¼
Rep of Cuba 5s of 1904
3.....82
R of Cuba 4½s
5.....70¾
R of U s f 8s int ctfs
3.....100⅝
3.....100
1.....100¼
1.....100⅛
1.....100⅛
12.....100½
1.....100¼
1.....100⅛
San Paulo s f 8s
9.....100
1.....99¾
1.....99½
1.....99¾
1.....99⅞
1.....100
2.....99⅞
2.....100
6.....99¾
4.....99⅞
7.....100
2.....99⅞
2.....99⅞
1.....100
State of Q 7s int ctfs
3.....103
20.....103⅛
50.....103¼
1.....103
8.....103¼
1.....103½
7.....103⅛
15.....103⅛
10.....103⅛
1.....103⅞
3.....103⅛
9.....104
Swiss Con s f 8s
1.....109
2.....108⅝
1.....108⅞
3.....108½
2.....108⅝
4.....108¼
4.....108
Un K of G B & I 5½s '22
100.....99⅞
142.....99⅞
5½s 1929
16.....95¼
6.....95⅛
16.....95
100.....95⅛
50.....95⅛
102.....95¼
53.....95⅛
1.....95¼
.5.....94⅞
38.....95⅛
1.....95⅛
27.....95½
13.....95⅛
5.....95⅛
11.....95⅞
5½s 1937
20.....93½
8.....93⅝
15.....93½
2.....93⅛
1.....93⅝
4.....93⅝
5.....93⅛
2.....93⅞
41.....94
17.....94⅛
6.....94⅛
2s30f.....94
2.....94⅛
10.....94⅛
2.....94
1.....94⅛
1.....94
2.....94⅛
6.....94⅛
14.....94⅛
2.....94⅛
2.....94⅛
4.....94⅛
2.....94⅛
US of B t 8s
6.....100
1.....99⅞
21.....100
3.....100⅛
3.....100⅛
3.....100⅛
1.....100⅛
4.....100
5.....100⅛
1s7f.....100
31.....100⅛
1.....100⅛
2.....100⅛
5.....100⅛
4.....100
15.....100⅛
8.....100⅛
1.....100⅛
1.....100⅛
2.....100⅛
2.....100½
3.....100⅛
5.....100⅛
2.....100⅛
10s7f.....100⅛
1.....100⅛
10.....100⅛
US of Mex 5s
10.....50
5.....49⅛
9.....50
large
5.....47
Adams Exp 4s
6.....68
Ala Mid 5s
1.....93
AmAg Ch 7½s
15.....97½
10.....97⅛
2.....97⅜
5.....97⅛
9.....97½
5.....97⅛
4.....98⅛
4.....98
1.....97⅝
Am S & R 1st 5s
55.....83
11.....83⅛
4.....83⅛
Am T & T col 4s
5.....86⅛
28.....86⅛
1.....86⅛
col tr 5s
2.....90
2.....90⅛
6.....90⅛
[illegible]
1.....90⅛
2.....90⅛
1.....90⅛
conv 6s
5.....102⅝
4.....102⅝
8.....102⅝
16.....103
5.....102⅝
2.....103¼
2.....103
15.....103¼
10.....103⅛
10.....103⅝
25.....104

Am W P 7s
1.....70⅛
2.....71⅛
Arm & Co 4½s
4.....83⅛
3.....83¾
6.....84
A T & SFge4s
1.....80⅛
11.....81⅛
5.....81⅛
19.....81⅛
3s7f.....81
5.....81¼
adj 5s stpd
2.....74½
7.....74¼
East Okl 4s
5.....90
Tran S L 4s
10.....77½
A C L 1st 4s
4.....80½
7s
2.....104¼
18.....104⅛
1.....104⅛
Atl Fruit 7s
25.....33
5.....33¼
4.....33
Atl Ref d 6½s
1.....103
5.....102⅝
Atlas Powder temp con7½s
1.....99⅝
10.....100
Balt & Ohio prior lien3½s
15.....80
5.....80½
1.....80
gold 4s
5.....73
1.....73⅛
4.....74
5.....73⅛
21.....74
conv 4½s
101.....71½
3.....71⅞
5.....71⅞
20.....71⅞
2.....71⅞
2.....71⅞
1.....71⅞
1.....71⅞
9.....72
ref 5s
3.....74⅛
5.....74⅛
30.....74⅛
12.....74⅛
30.....74⅛
11.....74½
9.....75
ref 6s
2.....74⅞
6s
20.....94½
2.....94⅛
3.....94⅞
3.....95
3.....94⅛
5.....94⅛
6.....94⅞
4.....95
3.....94⅝
7.....95
5.....95⅛
2.....95¼
6.....95⅛
5.....95⅛
10.....95⅛
P LE&W V 4s
1.....69⅛
11.....69⅛
P J & M 3½s
1.....87½
So W div 3½s
25.....85
1.....85½
9.....85½
12.....85½
5.....86½
2.....86
6.....86¼
5.....86⅝
20.....86¼
Tol Cin div 4s
1.....55½
BellTel ofPa7s
4.....106⅞
1.....107
1.....106⅞
Beth Steel pur money 5s
9.....88
4.....83¼
1st & ref 5s
3.....86
1.....87½
Braden Cop s f 6s
20.....90
Bkn Edsn Co gen 7s Ser C
1.....104⅞
2.....103½
Ser C
2.....105¼
3.....104⅞
3.....105¼
Bkn R Trans 7s 1921 ctfs of deposit
10.....52
BuffRoch& Pit con 4½s
10.....86
Bush Term 5s
1.....79½
gtd 5s
2.....81
2.....81¼
6.....81
CalG & Elec 5s
8.....90
Can Nor 6½s interim rcts
1.....104⅝
1.....104⅛
2.....104⅝
4.....104⅛
1s7f.....104⅛
1.....104⅛
1.....105
2.....104⅞
7s
1s7f.....105½
3.....105⅛
22.....105⅛
Carolina Clinch field&Ohio 5s
7.....78
Cent of GaRy 6s
10.....94⅛
1.....94
1st 5s
1.....94⅝
Cent Leathr5s
1.....92
C of NJ gen5s
5.....98
CenPac gtd 4s
2.....79
10.....79⅛
7.....79
Cerro dePasco cv s f 8s
1.....111
10.....110⅛
1.....111
2.....110⅛
Ches & Ohio gen 4½s
5.....79
10.....79⅛
10.....79⅛
12.....79⅛
[illegible]
7.....79⅛
9.....80
conv 4½s
5.....81⅞
5.....81⅛
1.....81⅛
1.....81⅞
28.....81⅛
1.....81⅛
4.....81⅛
1.....81⅛
conv 5s
5.....83⅝
5.....83⅞
3.....84

8.....84¼
6.....84
2.....84½
1.....84½
10.....84⅝
5.....84½
Chic & Alt 3s
3.....46⅞
4.....47
3½s
7.....58
CB & Q gen 4s
5.....81⅛
2.....81
27.....81½
1.....81
Chic& East Ill gen 5s
USMtg&Tr cts stamped
1.....68⅜
Chic Gt Wn 4s
1.....53
6.....53⅛
ChicM & St P gen 4s ser A
1.....71⅝
4s 1925
6.....75⅛
4.....75⅝
1.....76
conv 4½s
2.....62⅝
2.....62⅝
1.....62⅝
1.....62⅝
1.....63
8.....62⅝
gen 4½s
2.....78⅛
5.....80⅝
1.....81½
3.....80⅝
ref 4½s
5.....57
1.....56⅝
3.....57
conv 5s ser B
1.....65
5.....66
2.....66⅛
7.....66
ChicM&PSd 4s
5.....65
2.....65⅛
Chi & Nwestn gen 3½s
1 s6f.....67¼
gen 4s
12.....78
6½s
10.....104¼
7s
2.....104⅞
2.....104½
Chi Rys 5s
13.....65½
C R I & P gen 4s
2.....76
1.....77
12.....76
2.....77
1.....76¾
ref 4s
5.....73⅝
2.....74⅛
2.....74⅛
8.....74
1.....74⅛
1.....74⅛
2.....74⅛
3.....74⅛
13.....75
15.....74⅛
13.....74⅛
2.....74⅛
10.....74
9.....74⅛
Chi Un Sta 4½s ser A
1.....85⅝
4.....84⅝
6½s
4.....109¼
Chi & W Ind con 4s
2.....65
col tr 7½s
5.....97⅝
24.....97⅝
Chile Cop 7s
3.....97⅝
col tr 6s
25.....80
25.....80¼
10.....80¼
19.....80¼
10.....80⅝
6.....80⅛
10.....80⅝
11.....81
12.....80⅝
51.....81
2.....81¼
60.....81½
Cin Gas ref 5s
1.....88
Clev C C & St L gen 4s
5.....72
ref & imp 6s
4.....94½
5.....95
1.....94⅝
5.....94⅞
25.....95
2.....95⅛
7.....95½
1.....94⅝
deb 4½s
1.....84
Col F & I gen 5s
3.....79½
Col & Southn ref & ext 4½s
1.....80½
14.....81
7.....80½
Col G & E 1st 5s
2.....86⅞
1.....87
Col & 9th Av 1st 5s
10.....15
Cmp-Tab-Rec s f 6s
2.....84⅛
Con Gas conv 7s
2.....103¼
3.....103⅛
1.....103¼
2.....103⅛
12.....103¼
11.....103½
1.....103¼
Cuba Cne Sug conv 7s
5.....62
1.....61
5.....61⅞
24.....62
20.....62½
cfs of dep
1.....59
8.....60
6.....59⅛
Cuba Am Sug temp col 8s
10.....100
Cuba R R 5s
3.....65¼
8.....64⅛
Cumberlnd Tel 5s
1.....84⅞
1.....84⅛
1.....84⅞
Del & Hudson 1st & ref 4s
8.....82⅛
1.....82⅛
conv 5s
8.....87
2.....87⅛
3.....87⅛
Den & Rio G con 4s
4.....69⅞
4.....69⅞
3.....70
5.....69½
11.....70

2.....69½
1st & ref 5s
5.....45
imp 5s
5.....73½
Des M & F D 1st gtd 4s
1.....40
Detroit Edison 1st & ref 6s
5.....95
4.....95½
1.....95½
Detroit River Tunnel 4½s
1.....80¼
5.....80
4.....80¼
10.....80
1.....80⅝
Det-United Ry con 4½s
12.....58
Diamd Match s f 7½s
9.....108⅝
Dul & Iron R 5s
1.....93½
Du Pont de N temp 7½s
28.....101¼
3.....101⅜
6.....101½
12.....101⅞
13.....101⅞
17.....102
5.....101⅝
5.....102
5.....101⅝
2.....102
1.....101⅝
1.....101⅞
4.....101⅞
Duquesne Lgt col tr 6s
2.....96½
6.....96⅝
5.....96⅝
2.....96⅛
Erie 1st cn 4s
5.....55½
1st gen 4s
2.....42⅝
10.....42½
4.....42⅞
28.....42½
conv 4s ser A
6.....38⅛
10.....38
ser B
1.....38
cv 4s ser D
11.....42⅛
Erie Genesee River s f 6s
1.....82⅛
Fisk Rubber s f 8s int rects
1 s7f.....99⅛
11.....99⅛
5.....99⅝
4.....99⅛
2.....99⅝
14.....99⅛
5.....99⅞
1.....99⅛
Ft W & D C 1st 6s
1.....99⅝
Ft W & R G 1st 4s
5.....79
General Elec deb 5s
3.....91⅛
4.....91⅝
2.....92
deb 5s
6.....103⅛
Goodyear T & R temp s f 8s
1.....106⅝
29.....107
1.....107⅛
6.....107⅝
4.....107⅛
2.....107⅝
4.....107⅛
1.....107⅛
3.....108
2.....107⅛
Granby Consol conv deb 8s
8.....79
1.....80
Grand Trunk Ry 7s
7.....104⅝
2.....105
2 s6f.....104⅛
5.....105
s f deb 6s interim rects
1.....96⅛
5.....96⅝
6.....96⅛
5.....96⅝
2.....96⅛
8.....96⅝
15.....96⅝
14.....96⅞
24.....96⅝
4.....96½
23.....96⅝
5 s6f.....96½
1.....96⅝
7.....96⅝
3.....96½
8 s6f.....96½
14.....96⅝
2.....96⅝
8.....96½
10.....96½
10.....96⅝
2.....96⅞
10.....96⅝
Gt Northern gen 7s
35.....106½
75.....106⅝
51.....106⅛
1.....106⅝
1.....106⅛
4.....106⅛
1.....106⅝
30.....106⅛
20.....106⅝
20.....106⅛
2.....106⅝
1.....106⅛
4.....106⅝
9.....106⅛
25.....106⅝
5.....106⅛
ref 4½s
10.....81⅝
9.....82⅛
registered
20.....82⅛
Havana E Ry 5s
1.....73½
4.....72½
15.....72
Hudson & Man 1st & ref 5s, Series A
33.....73
2.....72⅝
21.....73
adj inc 5s
8.....42¼
2.....42⅛
17.....42⅝
10.....42
23.....43
2.....43½
15.....42⅝
Ill Central 4s, 1952
6.....76⅛
2s6f.....76
2.....76
4s, 1953
2.....73⅝
ref 4s
1.....78⅛
5.....79
5½s
2.....96
2.....96⅛
20.....96⅛
Ill Steel 4½s
15.....84

Ill C & C St L & N O ref 5s, Series A
5.....86⅛
1.....86½
Ind Steel 5s
2.....92⅛
10.....93
Inter-Met 4½s
5.....11⅝
ctfs of dep
5.....9
7.....8⅝
1.....8½
50.....9
Int Rap Tran 1st & ref 5s
10.....52⅛
5.....52⅝
5.....52¼
10.....52⅝
1.....52½
3.....53
15.....53⅛
5.....53⅝
41.....53⅝
10.....53⅝
4.....53⅛
2.....54
6.....53⅝
2.....53⅝
25.....53⅝
130.....53⅞
15.....54
10.....54¼
1.....54⅛
2.....54⅝
47.....54½
6.....54⅝
11.....54½
10.....54⅝
Int Agr Corp col tr 5s
1.....73¼
Int Mer Mar s f 6s
12.....85
2.....85⅝
5.....85⅛
1.....85⅛
5.....85⅛
32.....85
5.....85⅝
7.....85½
1.....85⅝
1.....85½
Iowa Central 1st 5s
10.....71½
3.....72
ref 4s
2.....35⅛
1.....35⅝
Jamestown F & Clearfld 4s
2.....75⅛
Kana & Mich 2d 5s
5.....87
Kan C, Ft S & M 4s
1.....70⅝
5.....70⅛
4.....70⅝
6s
1.....100
1 C.....102
Kan C Sou 5s
1.....80⅞
2.....81
1.....80⅞
3s
1.....60⅛
2.....60
5.....60⅝
Kan C Ter 4s
27.....75
Kelly Spr Tire s f 8s
2.....102⅛
1.....102⅛
19.....102⅛
2.....102⅛
1.....102⅛
3.....102⅛
3.....102
2.....102
8.....102⅛
3.....102
4 C.....102⅞
Keok & D M 1st 5s
7.....66
Lacka Steel 5s, 1950
3.....79⅝
11.....79⅛
7.....80
1923
5.....96⅛
Lake Erie & Wn 1st 5s
1.....84⅞
Lake Shore & M S 4s, 1928
5.....89
Lehigh Valley col tr 6s
13.....100
Ligg & My 7s
1.....108½
5s
6.....89¼
Long Isl ref 4s
20.....71⅜
Lorill'd Co 5s
3.....88⅛
Lou & Jeff Bdge 4s
1.....71
Louis & Nash unified 4s
7.....86
Manhat con 4s
5.....56⅛
Marland Oil s f 8s
5.....96
5.....96⅛
with war'nts
4.....96⅛
2.....96⅛
9.....96
Market St Ry con 5s
6s6f.....76⅞
5.....77
Mex Petrol'm temp s f 8s
16.....96⅛
5.....95⅝
11.....96
Michigan Cent deb 4s
2.....83⅝
Mich St Tel 5s
4.....93
2.....92
Midvale Steel col tr 5s
2.....79
5.....79⅛
10.....80
M & St L ref & ext 5s
1.....35⅛
1.....36
4.....35⅛
1st & ref 4s
1.....35⅛
1.....35⅝
4.....35
M St P & S S M col tr 6½s int rects
10.....100⅝
5.....100⅝
83.....100⅝
10.....100⅝
5.....100⅝
3.....100⅝
7.....100⅝
Mo K & T 1st 4s
20.....67
28.....67⅛
1.....67⅛
10.....67
2d 4s
5.....41⅝
ctfs of dep
3.....41⅛
10.....41⅞
10.....41⅝
s f 4½s cfs of dep
3.....42⅝
1.....41

5% notes
10.....48
8.....49
M K & T 5s
4.....64½
8.....64
St L Div 4s
10.....22
Mo Pac gen 4s
43.....58
2.....58¼
1.....58⅛
3.....58¼
2.....58⅝
6.....58½
10.....58¼
1.....58½
6.....58⅛
16.....58
1st & ref 5s 1923
10.....96½
1926
5.....88⅛
Mont Pow 5s Ser A
1.....89⅝
8.....89⅝
1.....90⅛
Mor & Co s f 4½s
5.....82
5.....85⅛
N C & S L 1st con 5s
5.....95½
Natl Tube 5s
1.....91⅝
10.....91⅝
N O Term 4s
6.....68
N O T & M in 5s
9.....62⅝
12.....63
1.....62⅝
5.....63
5.....62½
N O T & M 6s Ser A
6.....95⅛
New & Cin B 4½s
1.....87
N Y Cent 7s
9.....104½
16.....104⅛
1s7f.....105¼
9.....105
deb 6s
8.....96½
10.....96⅝
5.....96⅝
5.....96⅞
5.....97
10.....96⅝
1.....96⅞
7.....96⅝
5.....96⅝
2.....96⅞
1.....97
2.....96⅝
5.....96⅝
2.....97
14.....97
9.....97⅛
1.....97
3.....97¼
4.....97
10.....97⅛
11.....97⅛
5.....97⅝
5.....98
1.....97⅛
5.....97¼
gen 3½s
1.....69⅝
1.....69½
1.....70
6.....71
registered
2.....68⅝
deb 4s '34
10.....82⅝
35.....82⅛
con 4s Ser A
3.....74⅛
ref & imp 4½s Ser A
1.....80½
M C col 3½s
2.....66
N Y C & St L 1st 4s
1.....82
deb 4s
30.....78½
N Y Dock 4s
2.....72⅝
N Y G E L H & P p m 4s
2.....71⅝
1.....71⅛
col tr 5s
1.....80⅝
N Y N H & H conv 6s
9.....54
2.....53¼
non cv deb 4s 1955
1.....41
NY O & W ref 4s
1.....64⅛
NY Rys ref 4s cfs of dep
10.....20⅛
6.....21
NY State Rys con 4½s
6.....56
3.....56½
3.....57
NY S & W gen 5s
1.....41
N Y Tel s f deb 6s
5.....96½
4.....97¼
2.....97½
4½s
5.....85⅞
5.....85½
9.....86
3.....85⅞
25.....86
1.....86⅞
NY West & Bost 4½s
6.....33⅛
6.....33
N F P Co 1st 5s
2.....94⅛
NorfSo 1st ref 5s Ser A
1.....47
Norf & Wn con 4s
8.....80⅛
conv 6s
18.....103½
Northn Pac 3s
3.....58¼
12.....58
48.....58⅛
6.....59
4s
5.....79⅝
1.....80
15.....79⅛
5.....79⅝
18.....80
8.....80⅛
13.....80¼
5.....80
10.....79⅝
ref & imp 6s
10.....104
N Pac-Gt Nor jt temp 6½s
13.....104⅛
20.....104⅝
2.....104⅞
4.....104⅞
2.....104⅞
5.....104⅞
5.....104⅞
2.....104⅞
1.....104⅞
2.....104⅞
86.....105
1.....104⅞
1.....104⅞
3.....105
21.....104⅞
5.....105
5.....105⅛
1.....105⅛
N States Pow 1st & ref 5s
1.....84
1.....84⅛
4.....85⅛
13.....85
1.....85⅛
1.....85⅛
N W Bell T 7s
2.....105⅝
3.....106
1.....105⅝
12.....106
1.....106⅛
10.....106
Ore R & N con 4s
1.....81⅝

Ore Sh Line 1st 6s
1.....100
1st con 5s
6.....93⅝
1.....93⅝
gtd ref 4s
1.....86½
1.....86⅝
10.....86⅝
5.....87
Ore-W R & N 1st & ref 4s
1.....74⅛
Pac G & El 5s
4.....85
Pac Tel & T 5s
1.....88⅝
Pack Mot Car temp 8s
1.....97⅝
Penn 4s, 1948
8.....83
4s, '48, stpd
5.....83
gen 4½s
35.....82⅛
5.....82⅝
10.....82⅞
13.....83⅛
4.....83⅛
10.....83⅝
10.....83⅛
gen 5s
2.....90
1.....90⅛
10.....90
10.....90⅛
3.....91⅛
2.....91
7.....91½
6½s
22.....103½
13.....103⅝
9.....103½
gold 7s
5.....105¼
5.....105⅝
12.....105⅛
Pere M 1st 5s
1.....85⅛
1.....85⅛
1.....85⅝
5.....85⅞
11.....86
10.....87
3.....85
5.....86
5.....86½
P, C, C & S L gen 5s, Ser A
5.....88⅛
11.....88
Porto-Rican Am Tob 8s
1.....100
1.....100⅛
1.....100
Pub Ser Corp s f 5s
2.....71
Readg gen 4s
4.....78⅛
4.....79⅛
10.....79
Readg Jer Cen col 4s
15.....81
Rep Iron & Stl s f 5s, 1940
14.....87
Rio Grd Wn 4s
2.....70⅛
RI,Ark&L 4½s
1.....73⅛
1.....74⅛
St L,Ir M & So unif & ref 4s
5.....77
3.....78
2.....77
Riv & G 4s
2.....74⅛
1.....73⅛
1.....74½
5.....75
8.....74
5.....74⅛
St L & San F pr ln 4s,SerA
44.....65
15.....65⅛
4.....64⅞
5.....65⅛
4.....65⅛
13.....65⅛
1.....65⅝
14.....65⅛
12.....65½
1.....65⅝
pr ln 5s,SerB
3.....78
1.....78⅛
8.....78⅛
2.....78⅝
20.....78
12.....78⅛
10.....78
1.....78⅛
10.....78½
3.....78⅝
18.....78⅛
pr ln 6s,SerC
10.....94
adj 6s
11.....67⅝
5.....68
9.....67⅝
7.....68
5.....67⅝
5.....68⅛
income 6s
9.....52⅛
10.....52⅛
12.....52⅛
10.....52⅝
18.....52⅛
25.....52⅛
5.....52⅛
5.....52⅛
2.....52⅝
49.....52⅛
St L So-Wn 1st 4s
8.....70½
con 4s
10.....68
1.....69
9.....68½
5.....69
5.....68½
St Paul Cy Ry Cable con 5s
1.....81
St P & K C, S Line 1st 4½s
15.....71
5.....71⅛
4.....70⅝
1.....72⅛
1.....71
1.....72⅛
1.....72½
1.....73
St P M & M Mont Cen 6s
9.....103⅛
San An & Ar Pass 4s
2.....68
Seab Air Line adj 5s
1.....19
7.....19⅛
gold 4s, stpd
5.....53
ref 4s
3.....35½
con 6s
5.....42⅛
8.....42⅛
2.....42⅝
14.....42⅝
1.....42⅛
10.....42⅝
Shar'n S Hoop s f 8s, Ser A
1.....97⅛
1.....98
Sincl'r Con Oil conv 7½s
1.....95⅛
2.....95⅝
32.....96
20.....96⅛
12.....96⅝
45.....96⅝
50.....97
5s6f.....96
7.....96⅛
2.....96⅝
15.....97
1.....96⅝
15.....97
2.....96⅝
7.....96⅛
1.....96⅝
14.....96⅝
31.....96⅝
6.....96⅛
10.....96⅝
14.....97
11.....96⅝
1.....96½

2.....96⅝
2.....96⅝
2.....96½
2.....96⅝
1.....96½
So Bell Tel & Tel 1st 6s
1.....87½
Sou Pac col 4s
20.....74½
10.....74⅝
6.....75
10s10f.....75
conv 4s
1.....86⅝
2.....86
1.....86⅝
10.....86½
9.....86⅝
5.....86
33.....86¼
ref 4s
16.....79⅝
5.....80¼
6.....80
7.....79⅝
Southern Ry 1st 5s
35.....86
4.....85⅝
gen 4s
47.....59½
Stand Gas & Elec conv 6s
5.....94¼
Stand Oil of Cal deb 7s
9.....105½
4.....105⅝
12.....105½
6.....105¼
Steel & Tube gen s f 7s
1.....93⅝
1.....93⅝
1.....93⅝
5.....94
3.....93¼
Third Avenue ref 4s
1.....55
4.....54⅞
adj 5s
2.....38
4.....38¼
1.....38½
Tide Water Oil 6½s
1.....99⅝
4.....99½
6.....99⅝
Tol, St L & Westn 4s
4.....53
col 4s, 1917 Tr Co ctfs
4.....22
1.....25
Un Pac 1st 4s
1.....83⅝
20.....84
18.....84½
1st & ref 4s
1.....79⅛
15.....79⅝
6.....80
8.....80⅝
conv 4s
5.....89⅝
Un Tank Car equipm't 7s
5.....102¼
13.....102¼
United Drug temp cv 8s
1.....99⅝
2.....99⅛
1.....99½
2.....100⅛
Un Rys Inv 5s Pittsb Issue
5.....70
U S R & I 5s
14.....92½
U S Rubber 1st & ref 5s
24.....81
10.....81⅛
10.....81¼
15.....81½
3.....82
15.....81⅝
10.....82
10.....82¼
7.....82½
12.....82¼
1.....82½
1.....82⅝
1.....82½
9.....82⅝
U S Rubber 7s
2.....100¼
7½s
1.....102
5.....102¼
8.....102½
U S S R & M conv 6% nts
9.....93½
4.....94
U S Steel Cor s f 5s
28.....96
1.....95⅝
7.....96
1.....95⅝
73.....95⅝
1.....95⅝
Va-Car Chem deb 7½s
3.....93⅝
2.....94¼
1.....93½
2.....94
Va I C & C 5s
6.....86
Va Ry 1st 5s
10.....85½
15.....85⅝
2.....86
1.....85⅝
Wabash 2d 5s
4.....80½
1.....81¼
Westn Elec 5s
14.....98⅝
Westrn Md 4s
1.....58
18.....57⅞
10.....58
1.....58⅛
2.....58⅝
1.....58½
Wn N Y & P 1st 5s
1.....88⅛
Westrn Pac 5s
1.....80⅝
1.....81¼
West Penn Pw 1st 7s
1.....99⅝
5s
1.....90
West Un Fnd & real est 4½s
6.....84
W U Tel col tr 5s
8.....91
temp 6½s
3.....104
19.....103⅝
1.....104
5.....104¼
9.....104½
1.....104⅝
Westinghouse E & M 7s
3.....104¼
1.....104½
11.....104⅛
4.....104⅝
4.....104⅝
2.....104⅝
8.....105
4.....104⅝
2.....105
1.....104⅞
1.....105
Wheelg & L E 1st con 4s
1.....59⅛
5.....59⅝
ref 4½s ser A
10.....50
1.....51
Wickwire Spencer Steel s f 7s
1.....93½
Wilson & Co 1st 6s
1.....92
1.....91⅝
1 s7f.....91½
1.....92
2.....92¼
conv s f 6s
7.....88⅛
3.....88⅝
Wis Cen gen 4s
7.....73
1.....73½

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Round Blocks of High-Grade Bonds Are Scarce

With the ever increasing demand for bonds, we are fortunate in being in a position to offer to our customers the following list of attractive issues, subject to prior sale and advance in price:

TAX EXEMPT BONDS

Amount	Name	Rate	See Footnotes	Maturity	Yield About
*$100,000	State of Connecticut	5%	NMC	July 1, 1936	4.50%
* 250,000	Philadelphia, Pa.	5¼%	NMC	Oct. 26, 1971 opt. 1941	4.80%
* 500,000	Philadelphia, Pa.	5¼%	NMC	Oct. 26, 1936	4.80%
** 250,000	Federal Land Bank	5%	M	May 1, 1941 opt. 1931	4.85%
* 500,000	Detroit, Mich.	5¼%	NMC	Oct. 15, 1940-1943	5.00%
* 500,000	Detroit, Mich.	5½%	NMC	Oct. 1, 1933-1943	5.00%
* 100,000	San Francisco, Cal.	4½%	NMC	July 1, 1926-1939	5.25%
	RAILROAD BONDS				
$150,000	Northern Pacific Ry. Prior Lien	4%	NMC	Jan. 1, 1997	5.00%
150,000	Illinois Cent. R. R. Refunding	4%	NMC	Nov. 1, 1955	5.30%
150,000	Pennsylvania R. R. Secured	7%		April 1, 1930	6.10%
250,000	Great Northern Ry. Gen. Mtge.	7%	C	July 1, 1936	6.25%
250,000	Baltimore & Ohio R. R. Secured	6%		July 1, 1929	6.70%
	CANADIAN PROVINCIAL AND MUNICIPAL BONDS				
$100,000	Province of Ontario	6%	C	Sept. 15, 1943	5.95%
500,000	Toronto, Ontario	6%		July 1, 1930-1945	6.00%
100,000	Province of Manitoba	6%	C	Feb. 2, 1930	6.40%
100,000	Province of Alberta	5%	C	May 1, 1926	6.75%
100,000	Province of Saskatchewan	6%	C	Aug. 1, 1927	6.75%
	SHORT TERM NOTES				
$250,000	American Tel. & Tel. Co.	6%		Feb. 1, 1924	6.05%
250,000	Swift & Co.	7%		Oct. 15, 1925	6.55%
250,000	Copper Export Association	8%		Feb. 15, 1925	7.00%
250,000	Humble Oil & Refining Co.	7%		Mar. 15, 1923	7.00%
250,000	Hocking Valley Ry. Coll. Tr.	6%		Mar. 1, 1924	7.60%
	FOREIGN GOVERNMENT STATE AND MUNICIPAL BONDS				
$100,000	State of Queensland, Australia	7%		Oct. 1, 1941	6.60%
100,000	City of Berne, Switzerland	8%		Nov. 1, 1945	7.52%
250,000	Danish Consolidated Cities	8%		Feb. 1, 1946	7.59%
250,000	Kingdom of Belgium	6%		Jan. 1, 1925	7.80%
250,000	Government of the French Rep.	8%	C	Sept. 15, 1945	8.04%

* Exempt from all Federal Income Taxes and free from all State and local taxation in State in which issuing municipality is located.
** Exempt from all Federal, State, Municipal and local taxation.
Legal investment for Savings Banks in: N—New York; M—Massachusetts; C—Connecticut.

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Main Office: National City Bank Building
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Offices in more than 50 cities in the United States and Canada

$1,000,000.00

American Fuel Oil & Transportation Company, Inc.

111 Broadway New York City

Five-Year Eight Per Cent., Convertible Collateral Trust, Sinking Fund, Gold Bonds

Dated July 1st, 1921 — Series "A" — Due July 1st, 1926

Total Authorized Issue $1,500,000.00
EMPIRE TRUST COMPANY, OF NEW YORK, Trustee

Interest payable January 1st and July 1st at The Empire Trust Company, New York
Coupon Bonds in denominations of $1,000.00, $500.00 and $100.00 with privilege of registration as to principal only.

Callable on any interest date up to and including July 1, 1923, at 107 and interest
Callable on any interest date up to and including July 1, 1924, at 105 and interest
Callable on any interest date up to and including July 1, 1925, at 103½ and interest
Thereafter at 102 and interest.

Conversion: Each $100.00 principal amount of bonds is convertible at option of holder into 5 shares of Preferred ($10.00 par) and 10 shares of Common ($10.00 par) Capital Stock of the American Fuel Oil & Transportation Company, Inc., up to thirty days before maturity of Bonds.

The sinking fund will retire on July 1, 1923, 10% of the greatest amount of bonds then outstanding; on July 1, 1924, 20%; and on July 1, 1925, 20% of greatest amount then outstanding. Bonds may be called for sinking fund by lot at 107 and interest in 1923; at 105 and interest in 1924, and at 103½ and interest in 1925.

Interest payable, so far as may be lawful, without deduction for Federal Income Taxes, not in excess of 2%, as provided in the Trust Indenture.

PRICE—$95.00 AND INTEREST, YIELDING ABOUT 9¼%.

American Fuel Oil & Transportation Company, Inc., 111 Broadway, New York City

Send for circular fully describing this attractive issue.

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Exempt from All Federal Income Taxes

		Yield.
100,000	New York City 4¼s, 1960	4.75%
50,000	Federal Land Bank 5s, 1941/31	4.93%
120,000	Los Angeles, Cal. 5½s, 1949-53	5.00%
25,000	Fort Worth, Tex. 5s, 1939-41	5.10%
25,000	San Francisco, Cal. 4½s, 1957	5.15%
100,000	Joint Stock Land Bank 5½s, 1951/31	5.37%
35,000	Knoxville, Tenn. 6s, 1924	5.75%

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Net Earnings are over four times interest requirements

Maturing in 1937

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7.25%

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Sinclair
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If you are interested in oil stocks this pamphlet will be helpful. Ask for copy of T-76. Sent gratis.

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Price 82 & accrued interest

Yielding 7.75%

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Descriptive circular on request.

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Underlying valuable mileage Owned and operated by the Canadian Government.
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5s
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SEPTEMBER RAIL NET PUT AT $79,484,869

Gain of $9,000,000 Over 1920, but the Gross for Month Drops 19.5 Per Cent.

EXPENSE OFF 26.2 PER CENT.

Revised Estimate for Class I Roads Shows Total Earnings Will Be About $85,000,000.

The September report of the earnings of 183 of the 201 Class 1 railroads, issued yesterday by the Bureau of Railway Economics, showed net operating income amounting to $79,484,869, compared with $70,022,666 for the same roads during September, 1920. Gross income fell from $574,507,804 in 1920 to $462,213,494 this year, a decrease of 19.5 per cent. One of the most significant items of the report was the 26.2 per cent. decrease in operating expenses this September compared with last year. In the Eastern district alone expenses were cut 29.6 per cent.

The figures, as reported by districts, were shown in the following table:

TOTAL OPERATING REVENUES—

Dist.	1921	1920	P. C. of Dec. 1921 Over 1920
Eastern Dist.	$215,166,510	$284,080,954	24.3
Southern Dist.	68,433,935	84,715,646	19.2
Western Dist.	178,613,049	205,711,204	13.2
United States	$462,213,494	$574,507,804	19.5
TOTAL OPERATING EXPENSES—			
Eastern Dist.	$169,733,470	$241,260,538	29.6
Southern Dist.	55,441,907	73,753,295	24.8
Western Dist.	126,801,581	162,065,989	21.8
United States	$351,977,018	$477,079,822	26.2
NET RWY. OPERATING INCOME—			
Eastern Dist.	$31,190,932	$28,332,600	*10.1
Southern Dist.	9,780,277	9,299,212	*5.2
Western Dist.	38,513,660	32,390,854	*18.9
United States	$79,484,869	$70,022,666	*13.5

*Increase.

	No. of Roads Rep.	Aver. Mileage Rep.
Eastern Dist.	78	58,850.46
Southern Dist.	32	39,829.27
Western Dist.	73	113,198.80
United States	183	211,878.53

The Southern Pacific Company issued its September statement yesterday showing $5,200,608 net railway operating income. This compared with $5,322,957 for August and $3,453,454 for July, and was $250,601 in excess of the net of September, 1920. For the first nine months of the year the Southern Pacific reported a net of $27,336,439.

The company's gross revenues showed the same indications as the majority of the roads which have reported for September, a decrease compared with September, 1920. Gross stood at $23,712,267 for the month, $4,068,583 under last year. In August, gross amounted to $24,212,913. Railway operating expenses were $16,771,035, a saving of $4,406,668, compared with 1920.

Dr. Julius Parmalee, Director of the Bureau of Economics, made a revised estimate yesterday of the total of September earnings, saying the indications were that the net operating income would not be over $85,000,000—$5,000,000 less than in August. It was believed that the drop had been caused by greater operating expenses, occasioned by the expenditure of more money for maintenance. The first estimate by the bureau was $100,000,000 for the month.

FREIGHT RATE CHANGES.

Union Pacific System to Publish Them on Carload Lots.

The Union Pacific system will publish new schedules making "material changes" in the carload commodity rates to and from the Pacific Coast, covering domestic, export and import shipments, as soon as permission can be had from the Interstate Commerce Commission. The commodities include glucose syrup, glucose products, lard, refrigerators, leather, stove pipe, confectionery and window glass.

In a resumé of the reductions and readjustments in freight rates made by the railroads or by the Interstate Commerce Commission since the general increase in rates went into effect on Aug. 26, 1920, the traffic bureau of the commission says that during the year ended June 30, 1920, there have been filed with the commission 135,426 tariff schedules containing freight rate changes. Since some of these schedules carry as many as 3,000 changes in rates, the bureau says "it would be safe to say that during the year which has passed since the general increase following exparte 74, at least a million changes in individual rates have been filed with the commission."

FOREIGN BANK STATEMENTS.

Deposits Down £35,800,000 at London—French Circulation Up 367,000,000 Francs.

Yesterday's statement of the Bank of England shows the following changes for the last week:

Gold coin and bullion	increased	£4,717
Reserve in banking dept., gold and notes	decreased	1,221,000
Notes in circulation	increased	1,226,000
Loans on Govt. sec.	decreased	30,632,000
Loans on other securities	decreased	1,291,000
Public deposits	increased	2,717,000
Other deposits	decreased	35,853,000
Notes in reserve	decreased	1,219,000

Proportion of the bank's reserve to deposit liabilities this week is 15.31 per cent.; last week it was 13.11 per cent.; two weeks ago it was 13.51 per cent. Highest reserve percentage for 1921 to date was the 18.61 per cent. of Sept. 29; lowest, 8.83 on Jan. 7. The lowest percentage of the war period was 7.30 per cent. on Dec. 30, 1920.

The statement compares as follows with the corresponding week one year ago and two years ago:

	1921	1920	1919
Total gold holdings—	£128,418,244	£123,145,969	£88,030,219
Res. in banking dept., gold and notes—	21,727,159	13,158,155	20,449,849
Notes in circulation—	125,142,555	128,437,805	86,030,370
Public deposits—	16,250,601	18,142,761	19,330,911
Other deposits—	125,650,614	115,135,201	109,563,102
Govt. securities—	56,944,744	63,972,909	46,225,658
Other securities—	80,910,456	73,869,828	80,496,069
Ratio of reserve (per cent.)—	15.31	9.88	15.75

The Bank of England's official minimum discount rate was reduced yesterday to 5 per cent., from the 5½ per cent. rate at which it had remained since the reduction of July 21. Prior to that date, a 6 per cent. rate had been maintained since June 23. At this date of 1920 it was 7 per cent. against 6 in 1919, 5 in 1918 and 1917, 6 in 1916 and 5 in 1915 and 1914.

The weekly statement of the Bank of France shows the following changes, in francs:

Gold in hand	increased	26,000
Silver in hand	increased	189,000
Notes in circulation	increased	367,626,000
Treasury deposits	decreased	9,705,000
General deposits	increased	103,809,000
Bills discounted	increased	226,884,000
Advances	decreased	7,487,000

Fresh advances to the State were 400,000,000 francs.

The principal items in the statement compare as follows with the same date one and two years ago, in francs:

	1921	1920	1919
Gold—	5,580,731,175	5,486,847,850	5,575,841,245
Silver—	277,632,495	264,173,495	286,387,834
Circulation—	37,523,078,000	39,645,896,680	37,419,174,295

The highest point which the French bank's outstanding note circulation has ever reached was 39,645,896,680 francs, on Nov. 3, 1920. The highest point of the present year to date was 38,332,829,000 francs, on May 25; the lowest, 36,783,000,000 on Aug. 25. The bank's official discount rate remained at 5½ per cent., to which it was reduced July 28, after a 6 per cent. rate had been maintained since April 8, 1920.

ALLOTS $231,487,500 IN TREASURY NOTES

Mellon Announces $811,064,000 Was Subscribed for Two November Issues.

Special to The New York Times.

WASHINGTON, Nov. 3.—Secretary Mellon today announced that the total amount of subscriptions received for the two issues of Treasury certificates of indebtedness, dated Nov. 1, 1921, one at 4¼ per cent. maturing April 1, 1922 and the other at 4½ per cent. maturing Sept. 15, 1922, was $811,064,000, and that the total amount of subscriptions allotted was $231,487,500.

Subscriptions closed on Nov. 1, and the amount offered was $200,000,000, or thereabouts. All Federal Reserve districts over-subscribed their respective quotas. The subscriptions were divided among the several Federal Reserve districts, which are ranked, in the order of the percentage of subscriptions to their quota, as follows:

District.	4¼ Per Ct.	4½ Per Ct.
Philadelphia	$24,234,000	$128,814,500
Cleveland	35,912,000	64,024,500
Richmond	6,460,500	30,418,500
New York	75,098,500	230,414,500
Atlanta	3,793,500	22,005,000
Boston	9,843,000	49,120,500
St. Louis	5,429,500	17,352,000
Dallas	2,841,000	8,365,000
Minneapolis	1,550,000	12,009,500
Chicago	17,185,000	37,790,000
Kansas City	2,100,000	9,900,000
San Francisco	7,800,000	11,000,000
Total	$189,255,000	$621,800,000

Subscriptions were allotted as follows:

District.	4¼ Per Ct.	4½ Per Ct.
Philadelphia	$3,652,000	$17,476,500
Cleveland	7,984,000	14,233,000
Richmond	1,649,500	6,619,000
New York	13,813,000	66,495,000
Atlanta	1,290,500	5,547,500
Boston	2,410,000	17,002,500
St. Louis	2,218,500	6,638,500
Dallas	1,541,000	3,586,500
Minneapolis	1,550,000	5,730,000
Chicago	8,062,500	21,288,000
Kansas City	1,725,000	6,475,000
San Francisco	5,900,000	8,550,000
Total	$51,796,000	$179,691,500

A CHECK AGAINST FRAUD.

Furnishings Men Not to Deal With "Successful Failures."

A resolution calling upon members of the National Wholesale Men's Furnishings Association to refuse either cash or credit purchases from fraudulent debtors was passed yesterday at a luncheon meeting of the Board of Directors of that organization, held at the Aldine Club. By means of this regulation the association hopes to put an end to the "successful failure," who defaults on his bills only to start up again in business fully as prosperous as before. The action was taken, it was explained, not only in the interest of the wholesaler and retailer, but for the consumer as well, as there has been what amounts to an epidemic of fraudulent failures in recent months.

Charles S. Merton, in putting the matter before the manufacturers yesterday, explained that every furnishings retailer must handle some standard merchandise and that if these goods were refused to the dishonest merchant he could not stay in business. He recalled the necessity of reducing overhead expenses. By refusing to take cancellations and returns, he said, the manufacturer could operate much more economically. He pointed out that the returned merchandise sometimes had to be sold two or three times, thereby increasing the overhead expense, not only on those goods but upon the product manufactured the following year.

"Outside of the ethics of the qestion," he said, "we would avoid a heavy expense by refusing to accept cancellations or returns, and we would not be charging losses to the honest merchant caused by bad practices of the retailer who turns back what he has ordered." The speaker also mentioned the possibility of guarding against dishonest and inefficient men getting into the trade through the manufacturers setting certain standards for entrance into the retail field.

The meeting yesterday was attended by manufacturers and retailers in the furnishings goods business who get together on the first Thursday of every month to discuss conditions and mutual problems.

October Auto Shipments Gain.

Shipments of automobiles during October were virtually on the same basis as for the preceding month, according to Automotive Industries. It is added that for the first time since liquidation began shipments will exceed those of the same month of the previous year, and it is believed that from now on the shipments will show gradual improvement over last year.

EQUIPMENT BONDS.

(Quoted on a Percentage Basis.)

Name.	Maturity	Rate.	Bid.	Asked.
At., T. & S. Fe.	1922-35	6	6.00	5.75
Atlantic C. Line	1922-35	6	6.15	5.80
Do.	1922-36	6½	6.20	5.80
Balt. & Ohio	1922-27	4½	6.50	6.00
Bethlehem Steel	1922-30	7	7.25	6.85
Buff., R. & Pittsb.	1922-35	4½@5, 6	6.05	5.85
Canadian Pacific	1921-32	4½@6	6.25	5.85
C. R. R. of N. J.	1922-35	6	6.00	5.75
Ches. & Ohio	1924-35	6½	6.25	5.90
Chi., B. & Q.	1922-35	6	6.00	5.75
Chi. & N. W.	1921-23	4½	6.50	6.00
Do.	1922-35	6	6.15	5.80
Do.	1925-36	6½	6.20	5.85
Chi., R. I. & Pac	1921-27	4½@5	7.00	6.50
Chi., St. L. & N. O.	1921-24	5	6.50	6.00
C., C., C. & St. L.	1922-29	5@6	6.40	5.90
Del. & Hudson	1923	4½	6.25	5.85
Do	1922-35	6	6.15	5.85
Erie Railroad	1921-28	4½@5, 6	7.35	6.75
Gt. Northern Ry.	1922-35	6	6.20	5.80
Illinois Central	1921-27	4½@5	6.30	6.00
Do	1922-35	6	6.15	5.80
Do	1925-36	6½@7	6.25	5.85
Lou. & Nashville	1921-23	5	6.50	6.00
Do	1922-35	6	6.15	5.85
Do	1922-36	6½	6.15	5.85
Michigan Central	1922-35	5@6	6.20	5.80
M., St.P. & S.S.M.	1921-26	4½@5	6.75	6.25
Do	1921-35	6@6½, 7	6.50	6.00
Mo., Kan & Tex.	1921-24	5	7.25	6.50
Nat. Steel Car L.	1921-23	6	9.00	8.00
New York Cent.	1921-23	4½@5	6.35	5.85
Do	1922-35	6	6.20	5.85
Do	1921-35	7	6.30	5.85
N. Y., N. H. & H.	1921-29	4½@5, 6	7.85	6.50
Norfolk & West.	1921-24	4½	6.40	5.80
Do	1922-35	6	6.10	5.80
Northern Pacific	1921-30	7	6.25	5.90
Pac. Fruit Exp.	1925-'35	7	6.15	5.80
Penn. G. Freight	1921-23	4@4½	6.30	5.90
Do	1922-35	6	6.10	5.85
Pittsb. & Lake E.	1921-35	6½	6.15	5.85
Reading Company	1921-27	4½	6.25	6.00
Seaboard Air L.	1921-27	4½@5, 6	7.25	6.75
Southern Pacific	1921-26	4½	6.25	6.00
Do	1924-35	7	6.15	5.85
Southern Ry.	1921-26	4½@5	6.65	6.15
Union Pacific	1924-35	7	6.15	5.80
Virginian Ry.	1921-30	6	6.40	6.00

FEARS BANKRUPTCY FROM TAXES ALONE

No New War Needed to Retard World for Years, Says Irving T. Bush.

ASKS ECONOMIC SANITY

State Chamber of Commerce Invites Lloyd George and Balfour to 153d Annual Dinner.

The burdens of existing taxation threaten to bring bankruptcy to some nations and will certainly retard all peoples, even though no war of consequence should occur in a generation, Irving T. Bush, Chairman of the Executive Committee of the Chamber of Commerce of the State of New York, stated yesterday in a report presented at the regular monthly meeting of that organisation. The Chamber unanimously endorsed the forthcoming disarmament conference as both a moral and an economic necessity demanding and receiving the thoughtful consideration of the entire civilized world.

"We have no desire to advise the distinguished men who will speak for our own people in this conference," said Mr. Bush. "They have our full confidence. But, as the solution of the problem seems to call for a reversal of the old program, we assure them in advance of our hearty approval if they lead in a new program, the keynote of which shall be economic sanity.

"We believe that complete disarmament would be unwise. We approve heartily of President Harding's action in calling the conference. What could not be done at Versailles because of the passions which were still hot and the hates which still flamed we sincerely hope and profoundly believe can and will be achieved in the calmer airs of Washington."

William E. Peck, Chairman of the Committee on Foreign Commerce and Revenue Laws, presented a report opposing the Fordney Tariff bill, now before Congress. The Chamber postponed action on this report until the December meeting.

Mr. Peck urged that the American dyestuff and chemical industry now in process of development be continued under the present control and license system, but that the remainder of the Tariff bill be defeated, as action now would be based only on guesswork.

Resolutions were also passed endorsing the recent report of the Rapid Transit Commission. A resolution calling for the study of a solution to the sanitation and pollution problem of the Port of New York was also introduced.

David T. Warden presented resolutions opposing Federal legislation as contemplated in Senate bill 746, which commits the United States Government to undertake the business of compulsory insurance, and another opposing the proposed erection of the pontoon bridge across the Hudson River.

Darwin P. Kingsley, President of the Chamber, who presided, said that within the next few days the committee now arranging the Chamber's 153d annual dinner expected to hear from several guests who had been invited, including David Lloyd George, Arthur Balfour and several of the French and Japanese delegates to the disarmament conference.

WOULD RAISE WYOMING OIL.

Stockholders Charge That Monopoly Keeps Price Below Inferior Grades.

Agitation for an adjustment in the price of Wyoming crude oil, to bring it more in line with prices quoted for oil of lower gravity in other sections of the country, is steadily growing, and stockholders of some of the producing companies in that State have joined to threaten action, if none is taken by the large refineries who buy up the production of that field. Charges have been made that a monopoly exists and for that reason Wyoming crude is selling lower than Mid-Continent crude which does not contain so high a gasoline content as does Wyoming crude.

Certain concerns interested in this adjustment have charged that the present price of 90 cents a barrel for crude oil from the Salt Creek and Big Muddy fields is depressed in the interests of the refiners.

FAKERS TRY TO BULL STOCK.

Send Six Telegrams to Buy, but Brokers Ignore Orders.

Sharp practices are again being indulged in by certain speculators who are trying to bring about an upward movement in a certain stock. It became known that six of the large brokerage houses in Wall Street yesterday received fake telegrams each ordering the purchase of 500 shares of California Petroleum. This practice has been indulged in so often that the orders were not executed.

The telegrams read as follows: "Buy 500 shares California Petroleum at the market for account O. B." and were signed "Jameson." The only variation in the telegrams were the initials designating the account. All were filed in this city.

BID AND ASKED QUOTATIONS

FOREIGN ISSUES.

Closing quotations for Government and municipal bonds issued in this country and in American currency values:

		Bid.	Asked.
City of Bergen 8s, 1945	M. & N.	102½	103½
City of Berne 8s, 1945	M. & N.	105½	106¼
City of Christiania 8s, 1945	A. & O.	104½	105¼
City of Zurich 8s, 1945	A. & O.	105⅛	105½
Argentine 5s, 1909	M. & S.	75	..
Belgium 8s, 1941	F. & A.	101¾	102
Belgium 6s, 1925	J. & J.	95	95¼
Belgium 7½s, 1945	J. & D.	101¾	102½
King. of Sweden 6s, 1939	J. & D.	94½	..
Dom. of Canada 5s, 1926	A. & O.	93¾	94
Dom. of Canada 5½s, 1929	F. & A.	95½	95¾
Dom. of Canada 5s, 1931	A. & O.	93	93½
Dan. Mun. 8s, Ser. A, 1946	F. & A.	104½	105
Dan. Mun. 8s, Ser. B, 1946	F. & A.	104½	105
Denmark 8s, 1945	A. & O.	105⅝	..
Chinese Gov. 5s, 1951	J. & D.	40	42
Norway 8s, 1940	A. & O.	104⅝	105¾
Rep. Cuba ext. 5s, 1944	M. & S.	78	..
Rep. Cuba ext. 5s, 1949	F. & A.	74⅞	..
Rep. Cuba ext. 4½s, 1949	F. & A.	69	71
King. of Brazil 8s, 1941	J. & D.	100¼	100½
Queensland 7s, 1941	A. & O.	103¼	104
Rep. of Chile 8s, 1941	F. & A.	100½	100¾
Rep. of Chile 8s, 1926	A. & O.	99	99¼
Dominican Rep. 5s, 1958	F. & A.	80¼	81½
City of Lyons 6s, 1934	M. & N.	86	..
City of Marseilles 6s, 1934	M. & N.	86	86¾
City of Bordeaux 6s, 1934	M. & N.	86	86½
City of Copenhagen 5½s, 1944	J. & J.	82¾	83½
French Gov. 8s, 1945	M. & S.	100¼	100¾
French Gov. 7½s, 1941	J. & D.	95¼	95¾
Swiss Confed. 8s, 1940	J. & J.	108	108¼
Japanese 4½s, 1925	F. & A.	85¼	86
Japanese 4½s, 2d ser., '25	J. & J.	85½	86
Japanese 4s, 1931	J. & J.	69⅛	69¾
City of Tokio 5s	M. & S.	59	..
Rio Janeiro 8s, 1946	A. & O.	98¼	98½
Un. K. 5½s, 1922	F. & A.	99¼	99⅝
Un. K. 5½s, 1929	F. & A.	95½	96
Un. K. 5½s, 1937	F. & A.	94¼	94½
U. S. of Mexico 5s, 1945	Q. Jan.	49	50
U. S. of Mexico 4s, 1954	J. & D.	35	36
Italy 6½s, 1925	F. & A.	90½	92
San Paulo 8s, 1936	J. & J.	99½	100
Rep. of Uruguay 8s, 1946	F. & A.	99¾	100¼

UNITED STATES GOVERNMENT PRE-WAR LOANS.

Closing quotations for Government bonds:

	Bid.	Asked.
2s, r, 1930	100¾	101¼
2s, c, 1930	100¾	101¼
4s, r, 1925	104¼	105¼
4s, c, 1925	104¼	105¼
Pan 2s, r, 1936	100½	..
Pan 2s, c, 1936	100½	..
Pan 2s, r, 1938	100¾	101¼
Pan 2s, c, 1938	100¾	101¼
Pan 3s, r, 1961	76½	..
Pan 3s, c, 1961	76½	..
P I 4s, '34	77	..
P I 4s, '35	77	..
P I 4s, '36	77	..
Dist of Col 3-65s	93	..

Closing quotations for stocks in which there were no transactions:

	Bid.	Asked.
Adams Ex.	48½	49½
Ad Rumely	12¾	13½
Do pf.	36⅝	38
Alb & Sus.	140	..
All Am C.	100¾	102
Am S 1st pf.	..	90
Am Bk N pf.	47¼	47¾
Am B Sug.	27⅝	27⅞
Do pf.	55	60
Am B S & Fdy	44	46
Do pf.	91½	92
Am C & F pf.	112½	..
Am Coal	78	..
Am Cot Oil	17¼	18¼
Do pf.	39½	41
Am D S	5⅝	6
Am Exp.	125	127
Am Ice pf.	65¼	66
Am Lo pf.	106	108
Am M & G.	13	15¼
Am Sm pf. B	78	..
Am Snuff	101½	109
Do pf.	80	90
Am S Tob pf.	65	70¼
Am T & C.	50	53
Am Tob pf.	94	95
Am W W & Elec	6	6½
Do pf.	60	66
Am Whl pf	92½	96
Am Wr Pa pf.	24	24½
Am Z pf.	82	83
Ann Arbor	6½	11
Do pf.	18½	24
Art Metal	11¼	15
Do ctfs.	10¼	..
Assets R.	1⅛	1¼
Asso D G 1st pf.	72	78
Atl Refin.	900	925
Atlas T.	14⅝	..
Aus Nich.	9½	10¼
Do pf.	60	62½
Auto Sales	2	3½
Do pf.	11	12½
Bald L pf.	97	100
Bar Leath.	35	55
Do pf.	75	96
Barnsdall, Class A.	24	25
Do Cl B.	23	24½
Bayuk Bros	..	28
B'nut pf.	95	105
Beth Steel,	53	54
Do 7% pf	90¼	91¼
B'klyn Ed.	94	96½
Brown Sh.	41½	43
Do pf.	79¼	..
B, R & P pf.	77	..
Buff & S.	..	78
Do pf.	..	43
Burns Bros pf.	106¼	..
Bush Ter.	..	100
But'k Co.	25	26
Can So.	44⅝	..
Case Plow.	3	5
Case (J I) pf.	74	75
C'tain-teed 1st pf.	73	75
Do 2d pf.	60	..
Chi & Alt.	7	8
Do pf.	9½	12
Chi & E I 1st pf.	2¼	2½
Chi Pn T.	53¾	54½
C, C, C & St L pf.	65	68¾
Cl & Pitts.	63¾	65
Col F & I pf.	101	106
C & S 1st pf.	51½	53¼
Do 2d pf.	45½	48
Col Gr pf.	15½	16
Comp T R.	36	38½
Con Cigar.	24	26
Do pf.	65	68
Cons Dist.	¾	1
Cont Can.	46	47¾
Do pf.	95	97
Cont Ins.	61	62
Crex Carp.	30	50
C-Am Sug pf.	70½	90
Det Ed.	93	96½
Det U Ry.	57	60
Dome M.	18½	18¾
D, S S & A	2½	3
Do pf.	4	5
Dur Hos'y	..	36
Do pf.	88¼	95
E Kod pf.	105	..
Elec S B.	110	120
Elk H Coal	18½	19¾
Do pf.	38	39
Em Brant.	4¼	4¾
Erie & P.	..	58½
Fairbanks	..	18
F M & S.	5¼	9
Do pf.	25	25½
Fisher Bdy	80	87
Do pf.	100	110
G A T Car.	39¼	40
Gen A pf.	98	100
Gen Cig pf.	90	98
Do d pf.	91	92
Gen M pf.	67⅛	68½
G Oil pf.	42	..
Granby C.	19	20
Gray & D.	9¼	11
Greene-C.	22¾	24
G, M & N.	6	7
Do pf.	19	20
Gulf S S 1st pf.	..	95
Hack W pf	..	26¼
Hartman	68¼	72¼
Homestake	53	56¼
Hyd Steel.	3	11
Ill C I l.	62¼	..
Int Cement	25	26¼
Int H pf.	103	..
Int Mot Tr 2d pf.	57¼	59
Int N pf.	71¾	75
Int Pa pf.	85	110
Int Salt.	45	..
Iowa Cent.	3	6
Iron Prod.	24½	28
K C, Ft S & M pf.	61	..
Kan C So pf.	49¼	51
Kayser (J)	73	80
Do 1st pf	100	110
Kelly Sp T 6% pf.	70	78
Kelsey Wh	58	59
Do pf.	86	92
K & D M.	3	7
Do pf.	20	30
Kresge (SS) pf.	100	101¼
Kress (S.H)	66	82
L E & W.	10	10¼
Do pf.	15½	20
Ligg & M.	152	155
Do Cl B.	147½	150
Lima Loc.	72	75
L-W Bisc.	35¼	38
Do 1st pf	95	99
Do 2d pf.	97	115
Louis & N.	106	107
Mah Coal.	350	700
M'kay Cos.	60	70
Do pf.	56	57
Mallinson	12½	16¼
Do pf.	57	80
Man Beach	½	2½
Man Sugar pf.	..	90
Mkt St Ry.	3½	4
Do pr pf.	28	33
Do pf.	13	16
Do 2d pf.	5	6¼
Marlin R.	7	10
Martin-P.	18	19¼
Math Alk.	12½	19
Max M ct.	⅜	1¼
Do 1st pf	3	6
Do 2d pf.	1¼	4
Max M, A.	39½	..
M Dep Sts pf.	101	107
Mex P pf.	75	80
Mich Cent.	81	..
M, St P & S S M.	65	68
Do pf.	82	90
Do l l.	52	58
M, K & T.	1⅜	1⅝
Do pf.	2½	3
Mont Pow.	53	54
Mor & Es.	66	..
Mullins B.	22½	23
N C & St L	99½	110
Nat Acme	12¾	13¼
Nat C & S.	26	27½
Nat En pf.	84	90
Nat Lead	75	77
Nat Rys of M 1st pf.	5	9
N Y A B.	55	60
N Y, C & St L.	55	56½
Do 1st pf	67	72
Do 2d pf.	57	64
N Y Dock.	28	30
Do pf.	51	53
N Y Shipb.	16	20
N Y S Rys pf.	..	55
Norf So.	9	9¾
Norf & W.	95	95¾
Do pf.	64	70
Nova S S.	21	22½
O B & B.	8¼	8¾
Ohio F S.	44	47
Ont Min.	3¼	4¼
Orph C pf.	..	95
Otis Elev.	96	97½
Do pf.	85	95
Otis Stl pf.	..	50
Pac Coast.	14	30
Do 1st pf	40	50
Do 2d pf.	30	50
Pac Dev.	8½	9½
P P & R pf.	74	..
Par & B.	13¼	13¾
Penney pf.	90	95
Pet & B.	9¼	11
Pere M pf.	41½	42¼
P-Jones	73	75
Do pf.	77½	85
Pierce O pf	46½	48
P, C, C & St L.	79	83
Pitts Coal.	59	60
Prod & R.	21½	21½
Do pf.	35½	40
P, Ft W & C pf.	118	..
Pitts S pf.	82	84
P & W Va pf.	72	75
Pr Stl Car pf.	85	88
R R Sec, I C stk ct.	58½	62
Ry Stl Spr pf.	100	..
Rand M.	21	23¾
Rdg 2d pf.	40¼	44
Rem T 1st pf.	49	60
Do 2d pf.	42	52
Rens & S.	99	109
Replog Stl.	20¼	23
R Rels.	7	8
Do 1st pf	44	56
St L S F pf.	34	36
St L S W pf.	32¼	33
Santa C S.	2	2¼
Sears-R pf.	96¾	99
Shat-Ariz.	6	6¼
S-S S & I pf.	69	73¼
So P R S.	28	35
Do pf.	60	80
So Ry pf.	43½	44¼
Stand Mill.	97	103
Do pf.	76	80
Stern Bros pf.	83	84¼
Stromb C.	30¼	31½
Sup Steel.	29	34
T C & F, Class A.	3⅝	4½
T P L Tr.	300	400
Tide W O.	140	146
Tob P pf.	80	86
Tran & W.	32	33½
T C R T.	36	37
Do pf.	..	95
Und Type.	125	140
U B & P.	65	66½
U T Car.	92	95
Do pf.	93	98
U Cig Sts.	125	175
Do pf.	102½	106¼
U Rys Inv pf.	20¾	21¼
U S C I P pf.	45	46
U S Exp.	6¼	7
U S Ind A pf.	85	95
U S Sm pf	39¼	40¼
Weber & H.	12½	13
W F Exp.	60	61
W Md 2d pf.	15¾	16
West U T.	84½	85
West A B.	86	88
W E & M 1st pf.	65	70
W & L E.	7½	8¼
Do pf.	14½	16
Wilson	32½	33
Wis Cent.	24	26
Wor Pump pf. A	70	80
Do pf. B.	60¼	60½

PUBLIC UTILITIES

Stocks.

	Bid.	Asked.
Am Gas & Electric	112	115
Am Gas & Electric pf.	41	42
Am Light & Traction	95¼	96¼
Am Light & Trac pf.	79½	81
Am Power & Light	66	69
Am Power & Light pf.	72	75½
Appalachian Power	5⅝	6½
Appalachian Power pf.	48	51
Carolina Power & Light	29½	31
Cities Service	191	196
Cities Service pf.	56¼	57½
Cities Service B pf.	5	6
Cities Serv Bkrs shs.	21¼	21¾
Colorado Power	8½	9½
Colorado Power pf.	75	79
Columbus Electric pf.	62	66
Com Pow, Ry & Lt.	9	10¾
Com Pow, Ry & Lt pf.	25	27
Conn Power pf.	74	..
Eastern Texas Elec.	76	80
East Texas Elec pf.	73	75
El Paso Electric	103	..
Elec Bond & Share pf.	83½	85¼
Federal Light & Trac.	7	8
Federal Lt & Trac pf.	59½	61
Galveston-Hous Elec.	17	21
Galveston-Hous Elec pf	65	68
Miss River Power	12	13
Miss River Power pf.	67	68½
Northern States Power	50	..
Northern States P pf.	80	83
Northern Texas Elec.	76	80
Northern Tex Elec pf.	71½	74
Pac Gas & Elec pf.	79	81
Puget Sd Power & Lt.	17	19
Puget Sd Pow & Lt pf.	80	..
Republic Ry & Lt.	5	6
Republic Ry & Lt pf.	16	18
Southern Cal Edison	91½	93½
Southern Cal Edison pf	102	104
Standard Gas & Elec.	7½	9½
Stand Gas & Elec pf.	33½	35
Tampa Electric	113	..
Tenn Ry, Lt & Power.	⅝	1⅛
Tenn Ry, Lt & Pow pf.	4½	6
United Light & Rys.	23	24½
United Light & Rys pf.	61½	63¼
Western Power	30	31
Western Power pf.	73	74½

Bonds.

	Bid.	Asked.
Appalachian Pow 1st 5s	77	79
Cities Service deb B	106	110
Cities Service deb C	88	92
Cities Service deb D	86½	90½
Conn Power 5s, '63	79	85
East Tex Elec 5s, '42	75	..
Emp Gas & F 6s, '24	85	90
El Paso Elec 5s, '32	81	..
Galveston El 1st 5s, '40	72	..
Galveston-Hous 5s, '54	72	..
Houst Elec 1st 5s, '25	93	95
Louis G&E 1st 5s, '52	87½	[illegible]
Miss River Pow 5s, '51	83¾	84½
Miss River Pow 7s, '35	95	97
Nor States Pow 5s, '41	83½	85
Nor States Pow 6s, '26	88	91
Penn Pow & Lt 7s, '51	98¼	99
Puget Sd P & L 7½s, '41	100½	101½
Seattle Electric 5s, '29	83	..
Standard Gas 6s, '26	88	91
Std Gas & Elec 5s, '35	73	78
Tampa Electric 6s, '33	84	..
Utah Lt & P 5s, '44	90½	101
W S G & E 1st 5s, '41	75	[illegible]

NEW YORK CITY BONDS

		Yesterday Bid.	Yesterday Ask.	Wed'sday Bid.
4½s July,	1967	95¼	96¼	94½
4½s June,	1965	95¼	96¼	94½
4½s Mar.,	1963	95¼	96¼	94½
4½s Nov.,	1957	95¼	96¼	94½
4½s May,	1957	95¼	96¼	94½
4¼s Apr.,	1966	91	91¾	89¾
4¼s Mar.,	1964	91	91¾	89¾
4¼s Sept.,	1960	91	91¾	89¾
4¼s Mar.,	1960-80	91	91¾	89
4s Nov.,	1936	88½	90½	88½
4s Nov.,	1955	85	87	84
4s Nov.,	1956	85	87	84
4s May,	1957	85½	87½	85
4s May,	1959	85½	87½	85
4s Nov.,	1958	85½	87½	85
3½s May,	1950-53	77½	78½	76½
3½s May,	1954	77½	78½	76½
3½s Nov.,	1954	77½	78½	76½
3½s Nov.,	1955	77½	78½	76½

The following are quoted on a percentage basis:

		Yesterday Bid.	Yesterday Ask.	Wed'sday Bid.
3s	1940-1963	5.25	5.00	5.50
3s	1926-1930	5.50	5.15	5.80
3s	1921-1923	5.50	5.00	6.00
3½s	1940-1949	5.00	4.85	5.00
3½s	1924-1930	5.20	5.00	5.40
3½s	1921-1923	5.50	5.00	5.75
4½s	1926-1931	5.40	5.00	5.50
4½s	1922-1925	5.40	5.00	5.50
4½s	1926-1932	5.50	5.00	5.50
4½s	1922-1925	5.40	5.00	5.50

MISCELLANEOUS STOCKS

	Yesterday Bid.	Yesterday Ask.	Wed'sday Bid.
Am Brass	188	193	188
Amal Leather	8½	9	7½
Do pf	30	35	30
Atlas Powder Co.	108	112	108
Do pf.	67	70	67
Babcock & Wilcox	104	107	104
E W Bliss	22	24	20
Borden & Co.	98	100	98
Do pf.	89	93	88
Childs Co	87	89	87½
Do pf.	98	100	98
Du Pont	100	105	100
Do pf.	67	69	67
Gil Safety Razor	175	178	175
Hercules	130	140	130
Do pf.	97	99	97
Ingersoll Rand	130	135	130
Do pf.	94	100	94
Merck & Co.	55	..	55
New Jersey Zinc	124	128	125
Niles-Bem't-Pond	49	52	50
Do pf.	80	85	80
Northern Sec	75	85	75
Royal Bak Pow.	81	84	81
Do pf.	81	83	81
Safety C H & L.	61	63	61½
Scovill Mfg	285	310	285
Singer Mfg, new	92	93½	92½
Standard Screw	220	240	220
Van Raalte	30	50	30
Ward Baking	90	100	90
Do pf.	97	100	97

William R. Compton Company — Bonds as Safe as Our Cities

A Record

During the past twenty-five years the William R. Compton Company has sold to investors and financial institutions approximately $50,000,000 of bonds issued by the various political subdivisions of the State of Arkansas. At the present time there is not a single bond or coupon which has matured and not been paid.

This company handled the issues of 148 Arkansas Districts with interest or principal maturing within the past three months. Every cent of maturing indebtedness was paid promptly.

We recommend for Conservative Investment

Arkansas District Bonds

Exempt from all Federal Income Taxes

Issue	*Maturity*	*Price to Yield*
Arkansas County Road Improvement Dist. No. 5–5½s	1924	7.00%
	1938	6.50%
Arkansas County Northern Road Improvement Dist. 5s	1925-29	6.75%
	1930-38	6.50%
Desha & Chicot Counties, Cypress Creek Drainage Dist. 6s	1942-46	6.50%
Faulkner County, Conway & Damascus Road Dist. 6s	1926-29	6.75%
	1930-40	6.50%
Hempstead County, Cross Roads Improvement Dist. 5½s	1926-29	6.75%
	1930-34	6.50%
Hempstead County, Hope, Fulton & Emmet Road Imp. Dist. 5s	1928-29	6.75%
	1932-39	6.50%
Lonoke County Road Improvement Dist. No. 9–6s	1924-29	6.75%
	1930-39	6.50%
Prairie County Road Improvement Dist. No. 5–5½s	1930-33	6.50%
White County Road Improvement Dist. No. 7–6s	1934-37	6.50%
Woodruff & Prairie Counties Road Imp. Dist. No. 6–5½s	1928	6.75%
	1931-41	6.50%

Full description of any of the above bonds will be sent upon request.

Ask for Circular B-4

William R. Compton Company
Investment Bonds
14 Wall Street, New York

St. Louis Chicago
Cincinnati New Orleans

NEW ISSUE—Authorized by U. S. Interstate Commerce Commission

$1,500,000

Alaska Anthracite Rail Road Co.

First Mortgage 6% Twenty Year Sinking Fund Gold Bonds

Dated January 1, 1921 Due January 1, 1941

Interest payable semi-annually January 1 and July 1, without deduction for present Normal Federal Income Tax. Coupon Bonds in denomination of $1,000, principal registerable. Redeemable after five years at 105 and interest.

THE NATIONAL PARK BANK OF NEW YORK, TRUSTEE

The following information is based on the application for authority to issue these Bonds, made to and approved by the Interstate Commerce Commission:

HISTORY AND BUSINESS: Organized April, 1916, under the laws of the State of Washington to construct and operate a railroad from Controller Bay, Alaska, to the Bering River Coal Field. Twenty-two miles now in operation. The Bering River Field contains the highest grade steaming, heating and coking coal on the Pacific Coast and is the only practical source of supply to meet an insistent and constantly growing demand. The field has been developed and shipments of from 900 to 1,000 tons should be made as soon as docks, bunkers and connecting lines of the railroad are completed.

PROPERTY: The company owns rights of way, terminal and station tracts granted by the United States Government from tidewater on Controller Bay to various parts of the coal field, in addition to rolling stock, construction equipment and facilities for operation and extension of the twenty-two miles completed.

CLIMATE: Climatic conditions in the region through which this railroad operates are temperate, due to the proximity of the Japan current. The mean average temperature is higher than that of Washington, D. C., the range being from zero to 70 degrees F.

SECURITY: These bonds are a direct obligation secured by first mortgage on all present properties and future extensions acquired or constructed from the proceeds of this issue. Net tangible assets, $2,604,268—over one million dollars in excess of this bond issue, which is the only funded debt of the company.

SINKING FUND: On and after January 1, 1926, the company will deposit with the trustee 25% of net earnings for purpose of redeeming the bonds by lot at 105 and interest.

EARNINGS: 20 year contracts assure net earnings of $270,000 a year, or three times the total interest charges on this issue. Mining companies now in operation should produce at least 900,000 tons a year. Assuming but 600,000 tons are carried by the railroad at the unusually low rate of $1.75 a ton, net earnings after operating expenses and maintenance will be about $764,000—more than eight times the bond interest requirements. No taxes are assessable against the company's properties as the mileage tax against Alaskan railroads has been repealed by the Government.

PURPOSE OF ISSUE: For completion of extensions and branches to developing coal properties, for current indebtedness, for deep water terminals and bunkers and for additional rolling stock.

MANAGEMENT: Field management is in the hands of competent engineers, experienced in Alaskan railroad construction; business and financial administration is under the direction of aggressive and successful executives.

All legal matters have been examined and approved by the Interstate Commerce Commission.

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NEW YORK CURB EXCHANGE

THURSDAY, NOV. 3, 1921.

INDUSTRIALS.

Sales.		High.	Low.	Last.	Sales.		High.	Low.	Last.
2,500	AcmeCoalM.	1 1/16	1	1 1/16	20	Herc Pow pf	85	85	85
1,500	Acme Pack.	90c	85c	89c	300	Heyden Ch..	1½	1¼	1½
50	Am-Haw SS	20c	20c	20c	200	Intcontl Rub	7⅜	7¼	7⅜
100	Amal. Leath.	8⅝	8⅝	8⅝	34	Lib,McN&L.	8¼	8¼	8¼
100	Audubon Ch	1	1	1	900	Lincoln M..	6½	4⅞	5
500	BenfordAPr.	45c	25c	45c	100	Locomobile..	76c	76c	76c
1,000	BradFirepFr	1	85c	85c	100	Manhat Tr..	42c	42c	42c
1,600	Do pf..	1⅝	1½	1⅝	700	Nat Leather	6¾	6⅝	6¾
600	B-AmTob,cp	11⅝	11⅝	11⅝	500	Perfec T&R.	56c	56c	56c
500	Do reg......	11⅝	11½	11⅝	200	PeerlessT&M	40½	40	40½
100	Buddy Buds.	35c	35c	35c	300	PhilipMorris	4⅝	4⅜	4⅝
300	BurnsB.Awi.	112	111	111	1,300	Radio Corp.	2½	2½	2½
200	Do B. w i..	29½	29¼	29½	1,100	Do pf......	2	1⅞	1⅞
3,300	CalCrushFr.	7⅝	6⅞	7¼	200	ReadCoal,rts	16⅛	16⅛	16⅛
700	Car L & P..	1 1/16	1	1	1,100	So Coal & I	2⅜	2	2⅜
530	Celluloid pf.	103⅝	102	102	500	SweetsofAm	3⅜	3	3
500	Chi&Ell,wi.	13½	13⅜	13⅜	6,100	Tex Gulf Sul	29⅝	28⅝	29⅝
100	Clev Motors.	24¼	24¼	24¼	900	Tob Pr Exp.	5	4½	5
1,000	Contl Motor.	5⅜	5⅜	5⅜	1,500	Un Prof Sh.	1¼	1⅛	1¼
900	D & R G pf	65c	60c	65c	3,600	Un Ret C...	6	5½	5⅞
3,200	Durant M...	26¼	26	26	400	U S L & H.	1 1/16	1 1/16	1 1/16
300	Emerson P..	59c	50c	59c	100	Do pf......	1 1/16	1 1/16	1 1/16
600	Garland S S	89c	85c	85c	5,000	U S S......	33c	32c	33c
1,400	Gibson How.	16	15¼	16	3,300	Wayne Coal.	1½	1⅜	1½
120	Gil Saf Raz.	175	174½	175	7,400	W E Chem.	1½	1¼	1¼
700	Glen A Coal	43½	43¼	43⅛	200	Willys Corp.	35c	35c	35c
300	Good Tire pf	32	30¼	32	230	Do 2d pf...	3½	3½	3½

STANDARD OIL SUBSIDIARIES.

Sales.		High.	Low.	Last.	Sales.		High.	Low.	Last.
5,100	Anglo-A Oil.	19⅝	19	19	10	Ohio Oil	279	279	279
1,800	Atl Lobos...	11⅛	10⅞	11⅛	35	Prairie O&G.	557	556	556
20	Buckeye P L	84½	83	83	10	So Penn Oil..	237	237	237
10	Galena Sig..	48	48	48	6,200	Std O of Ind	81¼	80⅝	81½
15	Imp Oil, Can	86	86	86	105	Vacuum Oil..	281	280	281
3,200	Int'l Pet	14⅝	14⅜	14⅝					

MISCELLANEOUS OIL STOCKS.

Sales.		High.	Low.	Last.	Sales.		High.	Low.	Last.
1,300	Allen Oil ...	50c	48c	48c	300	Liv'gstonPet	2	1⅞	1⅞
500	Allied Oil ...	4c	4c	4c	2,300	Lyons Pet ..	93c	88c	92c
3,500	Am Fuel Oil.	45c	42c	45c	100	Marland Ref	2¼	2¼	2¼
100	Do pf	2½	2½	2½	1,900	Marl'd of Me	75c	75c	75c
300	Ark Nat Gas	10½	10	10	4,000	Maracaibo ..	27	26	27
100	Atl Pet, old..	4	4	4	7,466	Meridian Pet	11c	8c	11c
2,000	Boone Oil ...	25c	24c	24c	400	Merritt Oil..	11	10⅞	11
11,600	Bos-Wyo Oil	81c	80c	80c	10,500	Mexico Oil ..	1⅞	1⅝	1⅞
6,800	Carib Synd..	5⅝	5⅜	5⅝	1,000	Mtn Prod ..	10⅝	10¼	10¼
2,000	Cent Am Pet	2½	1⅝	1⅝	500	Nat of N J..	2½	2⅜	2½
125	Cities Serv..	191	188	191	45,500	Noble O & G	15c	13c	14c
200	Do pf	57	56½	57	2,300	N Am O & R	2½	1⅝	2½
1,000	Do Bkrs sh	21	20⅝	21	2,500	Ohio Ranger.	9c	9c	9c
400	Cosden pf,old	4	4	4	12,100	Omar Oil&G.	1 1/16	1⅛	1 1/16
300	Creole Synd.	2⅝	2⅝	2⅝	100	Prod & Ref..	4¼	4¼	4¼
300	Duquesne Oil	3¼	3	3	500	Red Rock ..	49c	48c	49c
1,400	Edmonds O&R	1⅛	1 1/16	1⅛	1,100	SaltCrkProd.	13⅛	13	13
4,200	ElkBasinCon	7	6⅞	7	300	Sapulpa Ref.	4	4	4
40,400	Engrs Pet ..	40c	37c	38c	8,700	Simms Pet..	9⅝	9	9⅝
1,000	Emp(Ky)Oil.	27c	27c	27c	3,500	Skelly Oil...	6⅝	6½	6⅝
1,000	Esmeralda..	4c	4c	4c	1,400	South Pet&R	3	2⅝	3
3,000	Federal Oil..	1⅜	1⅜	1 1/16	2,000	SouthwestOil	3c	3c	3c
1,100	Gilliland Oil	4¼	4¼	4¼	44,600	Texon O & L	67c	62c	64c
1,400	Glen Rock...	1½	1 7/16	1½	9,000	Tex Ranger..	3c	3c	3c
300	Granada Oil	4½	4¼	4¼	300	Tidal Osage.	14	13	14
2,000	HarveyCrude	8c	8c	8c	2,200	Tuckeny Oil.	84c	82c	82c
1,000	Hudson Oil..	14c	14c	14c	3,200	Victoria Oil..	49c	48c	49c
4,100	Imp O of Del	9⅝	8¾	9⅝	200	Wilcox O&G.	3¼	3¼	3¼
11,100	KeystRanger	1¼	1 1/16	1 1/16	500	W'dburn Oil.	1¼	1¼	1¼
1,000	Liv'gston Oil	40c	40c	40c	72,200	Y Oil & Gas.	1	93c	94c

MINING STOCKS.

Sales.		High.	Low.	Last.	Sales.		High.	Low.	Last.
2,300	Al Br Col M	37c	37c	37c	2,500	Marsh Mi...	3c	3c	3c
100	Alv Min.....	7	7	7	500	Mason Val M	1½	1¼	1⅜
17,400	Big L Cop..	34c	31c	33c	800	McI'tyre P.	1 1/16	1 1/16	1 1/16
13,200	Bost & M..	1 1/16	1	1 1/16	200	McN Cresc..	7c	7c	7c
15,000	Candelaria S	30c	28c	30c	2,000	McN M & M	14c	14c	14c
4,000	Col Emer...	1⅜	1 1/16	1 1/16	460	Moth L Col	5⅝	5½	5½
2,150	Cons Cop...	1¼	1	1	100	Moth Lode C	7	7	7
800	Com Tunnel.	8c	8c	8c	4,100	Nat Tin & T	58c	56c	58c
2,500	C Ariz Smlt	3c	2c	3c	500	Nev Ophir .	30c	30c	30c
100	Cop Canyon.	1¼	1¼	1¼	2,000	Nev Sil Hor	5c	5c	5c
500	C Va M Nev	48c	48c	48c	1,400	Nip. Mines .	5½	5⅛	5⅜
8,500	Gortez Sil...	83c	81c	83c	4,500	P Mt S Co	27c	22c	22c
500	Cres C G Mi	1⅛	1⅛	1⅛	1,000	Prince Con	4c	4c	4c
100	Darwin S Co	2¼	2¼	2¼	16,000	Rex Cons M	10c	9c	10c
2,500	Div Ext Mi	25c	24c	25c	2,000	Roch Sil C..	15c	14c	14c
300	Dundee Ariz.	60c	53c	53c	700	Sil M of A	50c	50c	50c
800	El Sal Mi..	15c	15c	15c	1,700	S A Gld & P	5⅝	5⅜	5½
36,500	Eu-Croesus .	46c	45c	46c	300	S Utah M..	5c	5c	5c
300	Eu Holly Mi	1⅛	1⅛	1⅛	2,200	St Ant G M	26c	24c	26c
14,000	Gldfld Flor.	38c	36c	38c	6,900	Tonopah D..	68c	66c	68c
2,000	Gld State Mi	52c	51c	52c	30	Un Car & C	44	44	44
24,500	Harmill D M	14c	12c	14c	200	Unity G M..	4¼	4	4¼
800	Hecla Min..	4½	4¼	4½	700	Un East M..	2⅝	2½	2⅝
200	Howe Sound	2⅝	2½	2⅝	400	Un Verde E	27	26½	26⅞
2,000	J Butler T	8c	7c	8c	500	U S Cont M	46c	46c	46c
2,000	Knox Div M	7c	7c	7c	300	Yukon Gold	1¼	1⅛	1¼
300	Magma C Co	21¼	21	21¼					

BONDS.

(In $1,000 lots.)

Sales.		High.	Low.	Last.	Sales.		High.	Low.	Last.
13	Al Pack 6s.	47	46½	46½	3	Nat Leath8s	99¼	99	99¼
6	Alm C 7s'25	100¼	99⅞	100⅛	10	NY NH & H4s '22 500-franc	44⅝	44⅝	44⅝
15	Alm C 7s33	101⅝	100⅞	101⅛	42	Otis Stl 8s'41	99	98	99
43	A T&T 6s'22	100	99⅞	100	98	Phil 6s '44wi	89¼	88⅝	89½
115	A T&T 6s'24	99⅞	99⅝	99⅝	28	Phil. Gov 5½s '41 w.i.	97⅝	97⅝	97⅝
1	A Tob7s '23	101⅝	101⅝	101⅝	41	Rep Arg7s'23	99½	99⅛	99½
9	Anac 6s '29.	94	93⅝	94	131	R Chi8s'46wi	100¼	99⅝	100
80	Anac 7s '29	99¼	98⅞	99¼	1	Rus G6½s'19	13	13	13
15	A-Am O7½s	102⅞	102⅞	102⅞	6	SearsR7s2yr	100⅛	100⅛	100⅛
9	Armr C7s30	102	101⅞	102	13	SearsR7s3yr	100	100	100
29	Beth Stl7s23	100¼	100	100	37	Shaw M7s'31	99⅝	99	99½
19	Beth Stl7s35	101	99⅞	100	22	Sol & Cie 8s.	102	101⅛	101¼
2	Cons Cop7s..	99	99	99	11	So Ry 6s....	99⅝	99¼	99⅝
44	Can Pac6s'24	99⅞	99⅝	99⅞	94	Sow Bell 7s	101	100	101
195	C&E Ill5s '51	64⅛	64	64⅛	6	SO NY6½'33	103⅞	103⅛	103⅞
5	Col G 8s '25	44	44	44	4	SO NY7s'25	103⅝	103⅜	103⅝
2	Cons Gas8s	100	100	100	4	SO NY7s'26	103⅛	103⅛	103⅛
24	Cons G & E L&P B7s'31	99¼	98⅞	99¼	2	SO NY7s'27	103⅝	103½	103⅝
2	C E As8s'22	101⅛	101⅛	101⅛	7	Sun Oil 7s..	98	98	98
6	C Ex A8s'23	101⅝	101⅛	101⅝	21	Swift C7s'25	101⅝	100⅞	101⅝
17	C Ex A8s'25	103	102⅛	103	58	Swift C7s'31	102	100⅞	102
1	Cud Pack 7s	100⅛	100⅛	100⅛	70	Swiss 5½s'29	94⅞	94	94½
44	Cuban Tel Co 7½s, '41 ..	100	98⅞	100	8	Tex Co 7s..	101⅛	101⅛	101⅛
5	Deere C7s'31	95½	95¼	95½	86	Tol Ed 7s'41	101⅛	100⅞	101⅛
27	Em G&E6s'24	90	85	90	1	T TL&P7s'22	96½	96½	96½
7	Gal Sig O7s	99⅝	98⅝	99⅝	1	Un Oil 8s'31	100⅛	100⅛	100⅛
173	Good, B F7s	97¼	96⅞	97	32	U R of H7½s '36	100⅛	99½	100⅛
16	Gr Trk6½s	100	99⅞	99⅞	11	Vac Oil 7s..	104⅞	104⅞	104⅞
5	Gulf O C7s	101⅛	101⅛	101⅛	22	W Elec7s..	102	101⅞	101⅞
1	Heinz 7s '30	102¼	102¼	102¼	20	Win R Arms 7½s '41 ...	94½	93	94½
29	Hum O Co7s	100	99⅞	99⅞		GERMAN BONDS.			
2	Int. R T 7s	75	75	75	10	Berlin 4s....	4½	4½	4½
14	Int R T8s'22	75	73½	75	50	Hamb'g 4½s	5	5	5
30	Ken C 7s....	99	98⅛	98⅜	150	Vienna 5s .	55c	55c	55c
12	Lac Gas 7s	95½	95½	95½					
5	Lib McN L7s	99	98⅛	98⅜					
71	Nat C & S8s	95	94½	94⅜					

CONSOLIDATED EXCHANGE

THURSDAY, NOV. 3, 1921.

Sales.		High.	Low.	Last.	Sales.		High.	Low.	Last.
820	Ajax Rub. .	20	19¾	20	145	Int Mer Mar	11⅛	11	11⅛
400	Alaska J....	9⅝	9⅝	9⅝	490	Do pf	51⅛	50¼	50½
110	Allied Chem.	45⅝	45⅛	45½	480	Int Nickel...	13⅝	13¼	13¼
870	Al Chalmers	34¼	33¾	34	470	Int Paper...	53⅝	52⅝	53½
185	Am A. Chem	31¼	30¾	31¼	410	Invincible O.	11	10⅝	10⅞
280	Amer. Can..	28⅝	28⅜	28⅝	5,170	Island Oil...	3⅛	3	3⅛
90	Am Car & F	130⅝	130⅜	130⅝	150	Jones B Tea	27¼	27¼	27¼
300	Am H & L	11	10⅝	11	160	Jewel Tea...	10⅜	10⅛	10⅜
350	Do pf. ...	53½	52	53½	190	Kan & Gulf.	7	6⅞	6⅞
190	Amer. Ice .	66½	65	66¼	915	Kelly Spg T	40¼	39¼	40¼
620	Am Inter. .	36⅝	36	36¼	270	Kennecott C	23¼	22½	23½
480	Am Linseed.	25	23¾	24½	280	Keystone T.	9⅞	9⅝	9⅝
140	Am Locomot	91⅜	91⅛	91⅜	790	Lack Steel..	41⅝	41	41½
10	A LaF F E	8⅝	8⅝	8⅝	70	Laclede Gas	49⅜	49⅜	49⅜
700	Am Safety R	4⅜	4⅜	4⅜	80	Lehigh Val.	55	54⅝	55
180	Am S & Ref	39¼	38⅝	39¼	1,245	Loew's, Inc.	15⅜	14½	14⅞
410	Am Shp & C	5½	5⅛	5½	110	Loft's, Inc..	9½	9½	9½
540	Am Sugar...	54½	53⅝	54¼	200	Lorillard ...	144¼	144¼	144¼
100	Do pf. ...	80	79¼	79¼	190	May Dept S	88½	88⅛	88½
545	Am Sum Tob	36	35¼	35¼	50	Marland Oil	26⅝	26⅛	26⅝
871	Am T & T..	109	108⅛	108⅛	41,330	Mexican Pet.	107	102¼	106⅝
955	Am Woolen.	77⅜	76⅜	77	3,737	Middle S Oil	14⅛	13⅞	14
195	Anac. Cop. .	42⅜	41½	42⅜	500	Midvale Stl.	24⅛	24	24
410	Assoc Dry G	38⅝	37	38⅝	160	Miami Cop..	23	23	23
50	At Coast L.	84¾	84⅜	84⅜	150	Minn & St L	7⅛	7⅛	7⅛
1,275	At G'lf & WI	30	28⅜	29⅝	160	Mo Pac pf..	48⅜	42⅜	42⅜
320	Atch T & SF	86½	86	86½	605	Nat Biscuit..	121¼	119⅝	121¼
8,115	Bald Loco .	91⅝	89⅝	91⅝	190	Nat Enamel.	42	41⅝	42
1,060	Balt & Ohio	37½	36⅜	36⅞	190	N Y Cent...	72¼	71⅝	71⅞
2,875	Beth Steel B	56¼	55½	56	180	NY NH & H	14	13¾	13¾
150	Booth Fish..	5	5	5	60	North Am...	40⅝	40¼	40¼
140	Bosch Mag..	33½	33½	33½	670	Nor Pac ...	75⅝	75	75¼
350	B'klyn R T.	7½	7½	7½	5,745	Openheim'rP	3⅛	3⅛	3¼
70	Burns Bros.	111⅛	111⅛	111⅛	80	Owens Bottle	28¼	28¼	28¼
20	Butte & Sup	14	14	14	170	Pac. G & E	65½	63¼	65½
1,000	Caddo Oil ..	13	13	13	1,865	Pacific Oil..	46⅛	45	45⅝
590	Cal Packing.	70⅝	68⅝	70⅝	4,140	Pan-Am P&T	47¼	46⅝	46⅝
1,495	Cal Petro .	45	43⅜	44	360	Do Class B	44	43¾	43¾
50	Callahan M..	4	4	4	875	Pennsylvania	35⅝	35¼	35½
180	Can Pac	114¼	113⅜	113⅜	1,280	Penn S Steel	10⅝	9¾	10½
740	Cent Leather	30¼	29¼	29⅝	785	Peoples Gas.	58⅛	57	57¼
150	Do pf	62⅝	62¼	62¼	150	Phila Co.....	30⅝	30⅝	30⅝
370	Cerro de Pas	31	29⅝	31	180	Phillips Pete	28¾	28¾	28¾
1,030	C'dler Motor	44⅝	42½	44¼	1,480	Pierce Arrow	14½	13⅜	14½
300	Ches & Ohio.	55½	55¼	55¼	1,075	Do pf. ...	34⅝	32⅝	34¼
65	Chi Gt W pf.	17½	17	17½	725	Pierce Oil ..	7⅛	6⅞	7
80	C, M & St P.	23⅜	23⅜	23⅜	90	Pressed S C	60	60	60
350	Do pf	37⅝	37¼	37⅝	640	Pullman Co.	102	101½	102
250	C, R I & P..	32⅝	32⅝	32⅝	270	Punta A S..	29	28	29
470	Chile Copper	12⅛	11⅞	12	1,375	Pure Oil ...	37	36	36¼
70	Chino Cop..	26	26	26	120	Rail Steel S.	84¼	84¼	84¼
515	C, C, C&St L	45½	45¼	45¼	470	Reading	70⅝	69⅞	70
180	Coca-Cola ..	40⅛	39	39¼	290	Rep Iron & S	50¼	49⅜	50⅛
150	Col Fuel & I	24¼	24¼	24¼	570	Rep. Motor .	6⅝	6⅞	6⅝
200	Col Southern	38¼	38¼	38¼	1,390	Royal Dutch .	49½	48¼	48⅝
380	ColumbiaGas	63	62½	62½	475	Sea. A. L...	3⅞	3⅜	3⅜
370	Col Grapho..	3⅞	3⅜	3⅜	1,750	Sears Roeb..	70⅝	67¼	68½
150	Do pf	15⅜	15⅜	15⅜	90	Shell Trans.	35⅜	35⅜	35⅜
340	Con Gas	92¼	91⅜	92	1,928	Sinclair Oil.	23¼	22⅞	23⅜
390	Con Textile..	16	15⅝	16	360	South Pac..	79	78½	78½
1,850	Corn Prod..	86¼	85⅝	86	250	Submar Boat	5	5	5
1,327	Cosden & Co	33	32¼	32⅝	50	Sloss Sheffld	38¼	37⅝	38¼
1,580	Crucible Stl.	64⅜	63¼	64½	270	Stew War S	23⅜	22⅞	23⅜
850	Cuba C Sug.	8	7⅞	8	8,925	Studebaker .	75½	74⅝	75⅛
450	Do pf	19⅛	18⅝	19⅛	620	Superior Oil.	7⅞	7¼	7⅞
390	Cuban-A Sug	15⅛	14¼	14¼	980	Texas Co. ..	43⅝	42⅜	42⅜
390	Davison Ch..	43⅜	41⅞	41⅞	150	Tex. & Pac	22⅜	22¼	22¼
50	Del. & Hud..	103¼	103	103¼	495	Tex P C & O	26⅜	26	26
70	D, L & W...	106⅞	106⅞	106⅞	490	Tob Prod....	60⅞	60	60
1,625	Endic't-John	71⅛	69⅝	71	80	Third Ave. .	16	16	16
10	Erie	12½	12½	12½	620	Trans. Oil .	9¼	9	9
80	Do 1st pf..	18	17⅞	18	90	Untd Ry & I	8⅜	8⅜	8⅜
540	Famous Play	64⅝	63⅝	64	2,665	Union Oil...	21⅝	19⅞	20¼
450	Fisk Tire ...	10⅜	10½	10¼	620	Untd Fruit	118½	117¼	117⅝
50	Freeport Tex	14⅜	14⅜	14⅜	1,795	Un. Food P	12¼	11¼	12
10,685	Gen Asphalt.	63⅜	61⅝	63¼	1,875	Un. Retail S	50⅝	49½	50
710	Gen Electric.	135¼	134	134	1,295	U S Ind Alco	45	43⅜	44½
8,795	Gen Motors.	10⅜	10	10¼	450	U S Realty.	56¼	55⅜	56¼
260	Goodrich Co.	31⅛	30⅞	31¼	3,890	U S Rubber	48½	47	48½
10	Gt North Ore	32½	32½	32½	1,920	U S Steel .	81½	80¼	81
520	Gt. North pf.	73⅝	73	73½	340	Utah Copper	56	55¼	56
80	Gulf S Steel.	37⅞	36⅝	37⅞	1,160	Vanadium ..	33	31½	32⅝
260	Haskell & B	72⅜	71¼	71⅜	190	Vivaudou Inc	7½	6⅞	7½
490	Houston Oil.	78	76⅝	76⅞	80	Va-Car Ch...	27⅜	27⅜	27⅜
95	Hupp Motor.	11¼	11⅛	11¼	190	Wabash A..	20¼	20¼	20¼
800	Inter-Met ..	1⅜	1⅜	1⅜	70	West Maryld	9	9	9
130	Do pf......	5⅞	5⅝	5⅝	290	W'house Elc	46½	46	46½
450	Int Harv.....	78½	77½	78½	915	White Oil ..	13⅜	13	13⅜
80	Insp Cop....	36	36	36	280	Willys Oland	6	5⅞	6
60	Int Motor...	27¼	26⅝	26¼	810	Woolworth .	126¼	122⅜	122⅜
50	Int Agr pf..	38	38	38	160	Worth Pump	39⅞	39⅞	39⅞
						Total sales, 168,905.			

OUT-OF-TOWN EXCHANGES

BALTIMORE.

Stocks.

Sales.		High.	Low.	Last.	Sales.		High.	Low.	Last.
25	ACL of Conn	79	..	..	16	Houston O pf	78⅝	..	..
25	Arundel Corp	25	..	..	115	I Ben Ech..	27	..	..
20	Com Credit.	45½	..	..	100	I Ben Ech pf	24⅛	..	..
23	Cons Power.	85½	85	85	159	Merch Bank.	18¾	18½	18½
20	Cons Coal .	83½	..	..	65	Penn W & P	89	88½	89
60	Cit. Bank .	40	..	..	25	Pitt Oil pf..	1⅛	..	..
700	Cosden Co pf	4	..	..	1	U S Fidelity	120	..	..
90	Davison Ch.	42¼	42	42	160	W B & A ..	12⅜	..	..
1	Fidelity T .	295	..	..					

Bonds.

Sales.		High.	Low.	Last.	Sales.		High.	Low.	Last.
$1,000	Balt C 4s '51	86½	..	..	2,000	Fair. C'burg Trac 6s	82½	..	..
3,000	Cons Pow 6s	98⅝	..	..	24,000	Unt Rys 4s.	64⅝	..	..
1,000	Elkhorn 6s..	94½	..	..	2,000	W B & A 5s	74½	..	..

BOSTON.

Mining.

Sales.		High.	Low.	Last.	Sales.		High.	Low.	Last.
75	Ahmeek	52	52	52	20	Mass Con ...	2	2	2
39	Allouez	21	20	21	54	Mohawk	52	51	51
300	Ariz Com'l..	9	9	9	30	NewCornelia	15	15	15
100	Arcadian ...	2½	2¼	2½	4	New Riv pf..	79½	79½	79½
13	Bingham	13⅝	13⅝	13⅝	300	N'pissing ...	5½	5⅜	5½
150	Calu & Ariz.	51	50⅞	51	10	Old Domin...	23	23	23
14	Calu & Hec..	244	240	244	35	Osceola	30	30	30
30	Centennial...	8¼	8¼	8¼	10	Quincy	40	40	40
760	Carson	13⅝	12⅝	13	50	St Mary's Ld	39	39	39
20	Cop Range..	34⅝	34¼	34⅝	975	Trinity	3	2 13/16	2 13/16
70	Davis-Daly..	7	7	7	200	Tuolumne ...	39	39	39
100	East Butte..	9⅝	9½	9⅝	10	U S Smelt pf	40½	40	40
100	Helvetia ...	1 1/16	1 1/16	1 1/16	250	Utah Apex..	2½	2½	2½
10	Inspiration..	35⅝	35⅝	35⅝	850	Utah Metals	1⅞	1⅝	1⅝

Railroads.

Sales.		High.	Low.	Last.	Sales.		High.	Low.	Last.
6	Bos & Alb...	124	124	124	10	N Y, N H&H	13⅛	13⅛	13⅛
57	Bos Elev ...	71½	70½	70½	50	West End ..	44½	44½	44½
5	Do pf	88	88	88	17	Do pf	54⅝	54	54½

Miscellaneous.

Sales.		High.	Low.	Last.	Sales.		High.	Low.	Last.
103	Am Agr pf..	56	55½	55½	190	Mass Gas ..	61½	60½	61½
1,500	Am Oil	10	10	10	115	Do pf	61	59½	60
32	Amoskeag ..	97⅝	97⅝	97⅝	26	McElw 1st pf	85	85	85
65	Am Pneumat	3⅜	3⅜	3⅜	820	Mex Inv	19⅛	16⅞	19
22	Am Sugar ..	54½	54⅜	54½	382	Nat Leather.	7	6⅝	6⅞
115	Do pf	79⅝	79	79⅝	235	N Eng Tel..	103	102½	103
565	Am Tel	108⅞	108⅝	108⅞	20	N Eng Oil...	4⅞	4⅞	4⅞
200	Am Wool pf.	100½	99⅛	100½	405	Orpheum ...	19⅝	19	19⅝
10	Atl Gulf	28⅞	28⅞	28⅞	11	Pac Mills ...	161	161	161
10	Atlas Tack..	15⅝	15½	15½	10	Punta Sugar	29¼	29¼	29¼
1,650	Eastern Mfg	11⅛	10⅞	11⅛	57	Swift	99⅞	99¼	99⅞
6	Do pf	80	80	80	40	Do Int'l ..	24⅞	24⅛	24⅞
155	Eastern SS..	27⅞	27¼	27⅞	10	Un Twist ...	14	14	14
337	Edison	147⅛	145⅞	147½	138	Un Fruit ...	118	116⅝	117
350	Elder	4¼	4	4	410	Un Shoe	35⅛	34⅞	35⅛
14	Gen Elec ...	134½	134	134½	110	Do pf	23⅛	23⅛	23½
125	Gray	10	10	10	202	Ventura	19	18⅝	18⅝
280	Int'l Cement.	25⅞	25¼	25⅞	100	Waldorf	22⅝	22⅝	22⅝
260	Island Oil ...	3⅛	3	3	20	WlthmWatch	8½	8½	8½
192	J T Connor..	12½	12	12½	10	Walworth ..	9⅜	9⅜	9⅜
7	Libby	8⅝	8⅝	8⅝	10	Warren Bros	13	13	13
104	Loew's, Inc..	12¼	12	12¼	270	Wickwire ...	10	10	10
					200	Wollaston Ld	45	45	45

Bonds.

Sales.		High.	Low.	Last.	Sales.		High.	Low.	Last.
$12,000	A,G&W I 5s	54	53⅞	54	$2,000	MissRivP 5s.	84	83⅞	84
4,000	C J S 5s....	81½	81½	81½	2,000	West Tel ...	90	90	90
1,000	Mass G 4½s	82½	82½	82½					

CHICAGO.

Stocks.

Sales.		High.	Low.	Last.	Sales.		High.	Low.	Last.
126	Am Rad ...	79	79	79	100	Orpheum Cir	18⅝	18⅜	18⅜
25	Am Ship ...	68	68	68	175	Pig Wig, A.	14½	14	14½
150	Armour pf..	92	92	92	390	Sears-Roe ..	70	67½	67½
120	Beaverbd ..	9⅝	9⅝	9⅝	580	Stewart W..	23½	23¼	23⅞
30	Briscoe Mo.	9	9	9	240	Swift & Co.	99⅝	99½	99⅝
90	Case Plow..	3½	3½	3½	1,700	Swift Intl..	24⅝	24½	24½
25	Chi T T.....	235	235	235	100	Stand Gas..	8	8	8
245	Com Edison.	110½	110¼	110½	1,750	Thompson...	45⅝	43½	44½
600	Cont Motor.	5⅝	5⅝	5⅝	30	Temtor, A..	4¼	4¼	4¼
600	Deere pf ..	65¼	65¼	65½	560	Un Carbide.	43⅝	43¼	43⅝
50	Diamond M.	102½	102½	102½	550	Un Paper...	14	14	14
50	Gt Lakes D.	84½	84½	84½	25	Un Iron W..	7½	7½	7½
890	Libby-McN..	8⅝	8⅝	8⅝	2,100	Wahl	49	46½	49
100	Midw Util..	20	20	20	200	West Knit..	10	10	10
235	Do pr pf..	80	80	80	2,300	Wrigley	91½	89	91⅛
3,000	Mont Ward.	19½	18⅞	18⅞	800	Yellow Mfg..	122	116⅝	122
2,300	Nat Leath..	7	6⅞	6⅞	4,600	Yellow Taxi.	52½	50	51⅛

Bonds.

Sales.		High.	Low.	Last.	Sales.		High.	Low.	Last.
$2,000	Armour 4½s	84	84	84	$3,000	ChiRy,B,5s..	31⅜	31⅜	31⅜
2,000	Armour 7s..	101⅞	101⅞	101⅞	1,000	Comw Ed 6s	99	99	99
3,000	ChiRy1st5s,c	66	66	66	4,000	PubSNIll5s..	78⅝	78½	78⅝
1,000	Do 1st 5s..	65½	65½	65½					

DETROIT.

Stocks.

Sales.		High.	Low.	Last.	Sales.		High.	Low.	Last.
10	Am Lt & Tr	96¼	96¼	96¼	6,700	Lincoln Mo.	6⅝	4⅞	5
2,055	Cont Motors	5⅝	5⅝	5⅝	1,000	Mich Sugar.	4⅞	4⅝	4⅞
110	Det Edison.	96¼	96	96¼	2,000	Packard ...	5⅝	5⅝	5⅝
25	Ford of Can	233	232	233	110	Do pf......	63¼	63¼	63¼

PHILADELPHIA.

Stocks.

Sales.		High.	Low.	Last.	Sales.		High.	Low.	Last.
65	Alliance Ins.	19	19	19	20	North Pac...	75⅝	75⅝	75⅝
20	Am Cot Oil.	21	21	21	12	Okla P & R.	3⅜	3⅛	3⅛
25	Am Smelters	39⅛	39⅛	39⅛	210	Pacific Oil...	46⅛	45⅛	45⅝
130	Am Stores..	76½	76¼	76½	150	Phila R T...	16⅛	16⅛	16⅛
5	Do 1st pf..	104⅛	104⅛	104⅛	170	PaSeab'dStl.	10½	9⅞	10⅞
50	Am T & T..	108⅞	108⅞	108⅞	27	PCTL & P pf	47	46	46
135	Anaconda ..	42⅜	42	42⅜	483	Pennsylvania	35⅝	35⅛	35⅝
10	Atchison	86	86	86	20	Pa Salt Mfg.	66	66	66
150	Baldwin	91	90	91	50	PhCo cum pf	32	32	32⅛
50	Beth Stl, B..	55⅝	55⅝	55⅝	568	Phila Elec..	22⅞	22⅛	22⅞
82	Cambria Iron	36	35⅞	36	230	Do pf	26⅝	26⅜	26⅝
100	Cal Pet	44⅛	44⅛	44⅛	5	Phila Trac..	54	54	54
10	C'dler Motor	43⅛	43⅛	43⅛	50	P & W Ry...	4⅛	4⅛	4⅛
12	Cramp's	39	39	39	10	Pierce-Arrow	14	14	14
10	Cuba C Sug.	8⅛	8⅛	8⅛	100	Pierce Oil ..	7	7	7
10	Do pf	19⅛	19⅛	19⅛	74	Pure Oil	36⅛	36	36
865	Elec Stor'ge.	114⅛	111	111⅞	50	Sinclair	23⅛	23⅛	23⅛
485	Gen Asphalt.	63	62	63	20	Sears-Roe ..	67⅞	67⅞	67⅞
2,880	Gen Motors..	10⅛	10	10	20	South Pac...	78⅛	78⅛	78⅛
50	Houston Oil.	76⅜	76⅜	76⅜	60	Studebaker...	75	74⅝	75
250	Int'l Nickel..	13⅛	13⅛	13⅛	200	Tono Belm't.	1⅜	1⅜	1⅜
20	Int'l Paper...	53⅛	53⅛	53⅛	100	Trans Oil....	9	9	9
25	Inspira Cop..	36	36	36	1,131	U G I.......	37	36½	37
20	KellySpgfldT	40	40	40	10	Do pf	49⅝	49⅝	49⅝
50	Keystone Tel	7	7	7	20	U S Steel...	81	81	81
20	L Super Corp	6⅛	6⅛	6⅛	25	Do pf	11⅞	11⅞	11⅞
786	Lehigh Nav..	73⅛	72	72⅛	30	Union Pac..	121⅛	121⅛	121⅛
160	Lehigh Val..	55	54⅜	55	20	Union Oil ...	20⅛	20⅛	20⅛
25	Loew's, Inc..	14⅞	14⅞	14⅞	40	Union Trac..	31⅞	31⅞	31⅞
100	M R Mot pf..	50⅝	50⅝	50⅝	21	W P P.......	120	120	120
130	Mex Pet	107⅞	104	107⅞	25	West Md ...	46	46	46
155	MidStatesOil	14⅛	14	14					

Bonds.

Sales.		High.	Low.	Last.	Sales.		High.	Low.	Last.
$2,000	Lib 2d 4¼s..	93.74	93.58	93.58	$300	NorthCent 5s S B '26....	96	96	96
1,000	3d 4¼s	95.80	95.80	95.80	2,000	Pa g m 4½s....	82½	82½	82½
6,300	4th 4¼s	93.94	93.94	93.94	17,000	PhilEl 1st 5s	88½	87	88½
2,500	Vic 4¾s ..	99.76	99.76	99.76	2,000	PhilCo con 5s	83	83	83
3,000	Am G & E 5s	77	77	77	17,000	P Pass 4s t c	58	58	58
1,000	Belg 8s, '41.	107⅝	107⅝	107⅝	1,000	P GL&C 6½s.	103½	103½	103½
13,000	BellT(Pa) 7s.	107	106⅞	107	3,000	U S Steel 5s.	95½	95½	95½
2,000	ConTr(NJ)5s	64	63⅝	63⅝	2,000	Un Cos (N J) 4s, '23	96	96	96
12,200	El&P ctfs 4s	58	55⅝	56	1,000	UnRys inv 5s	70¼	70¼	70¼
10,000	L V 6s, '28..	100	100	100					
5,000	Lehigh Val gen4½s,2003	82⅝	82⅝	82⅝					

PITTSBURGH.

Stocks.

Sales.		High.	Low.	Last.	Sales.		High.	Low.	Last.
50	Am Vit Pr..	11	11	11	25	Nat Firepfg	7½	7½	7½
775	Ark Nat G.	10¼	10¼	10¼	155	Ohio F Sup.	45⅝	45½	45⅝
2,735	Duquesne O	3½	2⅞	3¼	1,115	Ohio Fuel O	23⅞	22	22
430	Guffey-Gil...	14	13½	14	165	Okla Nat G.	20⅝	20¼	20¼
60	Lone S Gas.	24	23⅞	24	3,000	Pitts & Mt S	25c	25c	25c
200	Mfrs L & H	48	47½	48	110	Pitts O & G	10	9⅝	10
100	Marland Ref	2½	2½	2½					

MONTREAL

Stocks.

Sales.		High	Low.	Last.	Sales.		High.	Low.	Last
185	Asbestos ...	60	59½	60	95	Dom Steel...	24	24	24
300	Abitibi	32½	32½	32½	45	Dom Textile.	138	138	138
2,040	Atl Sug.....	33¼	32⅜	32⅜	207	Laurentide..	80	79½	80
1,650	Brazilian Tr	26⅝	25	25⅜	172	Mont Power	83⅜	83½	83¾
749	Bromp P&P.	26½	25⅜	26¼	25	Mont Tram..	134½	134½	134½
18	B E Steel...	8½	8½	8½	9,045	Nat Brew...	58⅜	57	58½
225	Can Cem...	57½	57½	57½	185	Quebec Ry..	24½	24	24½
50	Can Cotton.	80	80	80	65	RiordonP&P.	6	5	6
50	Can Conver.	71	71	71	50	Smith P&P.	80	80	80
140	Can S S pf.	54⅜	54⅜	54⅜	20	St Law Fl.	62½	62	62½
1,165	Con Smelt..	19⅝	18⅛	19	522	Span Riv....	68½	68½	68½
62	Det United..	65½	65	65	277	Do pf......	78½	76	77⅜
40	Dom Bridge.	78	78	78	375	Steel of Can	63½	62⅜	63½
585	Dom Glass..	62	61	62	80	Wayagam'k.	47	47	47

STANDARD OIL STOCKS

	Yesterday. Bid.	Yesterday. Ask.	W'nesday. Bid.		Yesterday. Bid.	Yesterday. Ask	W'nesday. Bid.
Anglo-Am Oil, Ltd	19¼	19⅝	18⅝	Ohio Oil	278	282	278
Atlantic Lobos ...	11⅛	11⅜	11	Penn-Mex Fuel....	24	27	24
Do pf	40	45	40	Prairie Oil & Gas.	550	560	550
Atlantic Refining..	905	925	915	Prairie Pipe Line.	200	202	200
Do pf	108	110	107	Solar Refining ...	380	390	380
Borne-Scrymser ..	325	350	325	Southern Pipe L..	84	88	83
Buckeye Pipe Line.	83	85	83	South Penn Oil ...	232	237	235
Chesebrough Mfg..	155	165	155	S W Penn P L....	54	58	54
Do pf	96	99	96	S O of Cal $25 par	81	82	81
Continental Co	120	125	120	S O of Ind $25 par	81¼	81½	80⅝
Crescent Pipe Line	28	30	28	S O of Kansas....	565	580	565
Cumberland P L...	130	135	130	S O of Kentucky..	410	420	410
Eureka Pipe Line.	85	89	85	S O of Nebraska.	170	180	170
Galena Signal Oil.	46	49	48	S O of N J $25 p	151	155	150
Do pf, new......	93	97	90	Do pf	109¼	110¼	109
Do pf, old	94	98	93	S O of New York..	336	340	336
Illinois Pipe Line..	160	165	160	S O of Ohio.......	380	390	380
Imperial Oil	85	88	85	Do pf	108	110	108
Indiana Pipe Line.	82	84	82	Swan & Finch.....	36	40	35
Int Pet Co, Ltd...	14⅝	15	14⅝	Union Tank Car..	92	97	92
National Transit..	29	30	29	Do pf	92	97	92
New York Transit	145	150	145	Vacuum Oil	278	283	275
Northern Pipe L..	93	95	92	Washington Oil ..	32	36	32

TOBACCO STOCKS

	Yesterday. Bid.	Yesterday. Ask.	W'nesday. Bid.		Yesterday. Bid.	Yesterday. Ask.	W'nesday. Bid.
Am Cigar	74	78	74	Porto Rico-Am ...	63	70	63
Do pf...........	79	84	78	Do scrip	65	80	65
Am Tob scrip.....	105	107	106	RJReynolds,new,A.	65	75	65
Geo W Helme......	156	164	156	Do pf B..........	33¼	35	34
Do pf...........	93	96	90	Do pf	102	104	101¼
MacA & Forbes....	101	105	100	Tob Prods 8 p. c...	95	100	95
Do pf	80	84	80	Do 7 p. c.........	92	95	92
Mengel Co	37	41	37	Weyman-Bruton ..	155	164	155
J S Young	80	86	80	Do pf	93	96	90
Do pf	87	95	87				

SUGAR STOCKS

	Yesterday. Bid.	Yesterday. Ask.	Wed's-day. Bid.		Yesterday. Bid.	Yesterday. Ask.	Wed's-day. Bid.
Caracas Sugar ...	13	17	13	Great Western	91	96	91
Central Aguirre ...	57	60	57	Do pf	94	98	94
Central Sugar	¼	1	½	Holly	10	14	10
Do pf	42	48	42	Do pf	39	44	39
Fajardo	43	47	42	National Sugar ...	90	93	89
Federal Sugar	91	96	91	Savannah	17	20	17
Do pf	91	96	91	Do pf	53	58	58
Godchaux	8	13	8	West India pf.....	60	65	60
Do pf	48	53	48				

Phillips Petroleum Earnings.

Net earnings of the Phillips Petroleum Company for the quarter ended Sept. 30, 1921, amounted to $779,014 before depreciation and depletion. This compares with earnings of $850,205 in the quarter ended June 30. Gross earnings for the period amounted to $1,096,688, from which there was deducted $317,674 for operating and general expenses.

Pittsburgh Steel Co. Profits.

The Pittsburgh Steel Company, for the three months ended Sept. 30, reports gross sales of $3,428,789, as compared with $10,765,161 in the same period last year. Net profits after allowing for estimated Federal taxes and other deductions, were $13,921, as against $1,568,366 in the third quarter of last year.

St. Paul Road Orders 2,500 Cars.

Special to The New York Times.

CHICAGO, Oct. 3.—H. E. Byram, President of the Chicago, Milwaukee & St. Paul Railroad, announced today that he had ordered 2,500 steel gondola coal cars, which will cost about $4,500,000. Haskell & Barker of Michigan City, Ind., will build 1,500 cars and the Dettendorf Car Company of Davenport, Iowa, 1,000.

Exempt from all Federal Income Tax

$136,000
City of Toledo, Ohio
5% Park and Boulevard Bonds

Dated April 1, 1921 Denomination $1,000

Principal and semi-annual interest (April and October 1st) payable at the United States Mortgage & Trust Company, New York, N. Y.

Legal investment for Savings Banks and Trust Funds in New York, Massachusetts, Connecticut and all New England States

FINANCIAL STATEMENT
Assessed Valuation, 1920 .... $458,955,670
Net Debt .....(Less than 3%) 13,645,830
Population (1920 Census) .. 243,109

Maturing April 1, 1951

These Bonds constitute direct general obligations of the entire City. A sufficient tax levy has been provided to pay interest and create a sinking fund to retire the Bonds at maturity.

Toledo, the county seat of Lucas County, is situated in northwestern Ohio. Transportation facilities are furnished by the New York Central, the Cleveland, Cincinnati, Chicago & St. Louis, the Michigan Central, and other railroad systems. Interurban electric railways connect Toledo with Detroit, Cleveland and other cities. Toledo has deep waterway connection with Lake Erie, its facilities accommodating the largest Lake steamers.

Legality to be approved by Squire, Sanders & Dempsey, Cleveland, Ohio.

Price to yield 4.80%

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All statements relating to securities are made after careful investigation and, while not guaranteed, are accepted by us as accurate.

We deem it a matter of public duty to give wide publicity to the following:

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The late Colonel Samuel P. Colt, merchant and multi-millionaire, ended his will as follows:

"I desire specially to impress upon my children and other relatives remembered under this my will that they shall not speculate in any manner with the funds given them hereunder. Speculation, besides unfitting one for regular occupations, does not pay and is almost certain to end in disaster. Money well invested with an average yield of say five per cent. will accumulate fast enough and the possessor of solid, unencumbered securities, who neither speculates nor borrows money, feels strong and independent and is in far better condition to cope with the trials of life which come to all."

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S. S. Kresge Company

1909—42 Stores
1921—198 Stores

1909—$5,116,000 Gross Sales
1920—$51,245,000 Gross Sales

1909—$311,000 Net Profits
1920—$3,678,000 Net Profits
(Before War Taxes of $925,000)

And Steadily Growing

¶ Chain store stocks have proven investments of great safety and profit for thousands of large and small holders.

¶ Kresge Common Stock, its value built upon increasing assets, ascending earning power, and proven management, couples **safety elements** with **profit possibilities.**

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RATIO OF RESERVE UP TO 71 PER CENT.

Heavy Liquidation of Rediscounts Shown in Federal Board's Weekly Report.

STORES OF GOLD A RECORD

Open Market Acceptances Increase, While Earning Assets Show Further Drop.

Special to The New York Times.

WASHINGTON, Nov. 3.—Aggregate gains of about $14,000,000 of gold, as against a continued loss of $5,500,000 of other reserve cash, accompanied by an increase of $3,800,000 in total deposits and a nominal reduction in Federal Reserve note circulation, are indicated in the Federal Reserve Board's weekly bank statement, issued as at close of business on Nov. 2, 1921.

The banks' reserve ratio shows a further raise for the week from 70.8 to 71 per cent.

Federal Reserve Bank holdings of bills secured by United States Government obligations show a reduction for the week of $8,400,000. Other discounts on hand declined by $39,900,000, while the holdings of acceptances purchased in open market, following considerable purchases from bill brokers by the New York Bank, show an increase of $25,200,000.

United States bonds and notes on hand increased by $3,600,000. Pittman certificates used as cover for Federal Reserve Bank note circulation show a further decline of $5,000,000, while other Treasury certificates, largely held under repurchase agreements by the New York and Chicago Reserve Banks, increased by about $12,000,000.

Total earning assets of the reserve banks, in consequence of these charges noted, were $12,500,000 less than the week before and on Nov. 2 stood at $1,549,500,000, or nearly 55 per cent. below the total reported about a year ago.

Of the total holdings of $453,500,000 of bills secured by United States Government obligations, $337,200,000, or 74.3 per cent., were secured by Liberty and other United States bonds; slightly over $88,000,000, or 19.4 per cent., by Victory notes; $10,300,000, or 2.3 per cent., by Treasury notes, and about $18,000,000, or 4.0 per cent., by Treasury certificates, compared with $330,600,000, $95,300,000, $16,300,000, and $19,700,000 reported the week before.

A large reduction from $43,800,000 to $27,700,000, is shown in the amount of paper held under rediscount for other reserve banks by the Boston, New York and Cleveland banks. Rediscounts of the Richmond bank with the New York Reserve Bank show a reduction for the week from $15,000,000 to $4,200,000. Atlanta reports a decrease in bills rediscounted with the Boston and Cleveland banks, from $16,000,000 to $15,300,000. Minneapolis reduced the amount of bills rediscounted with the New York bank from $4,400,000 to less than $1,000,000, while Dallas was able to reduce its rediscounts with the Boston bank from $8,500,000 to $7,300,000.

Government deposits are shown $13,300,000 larger than the week before. Reserve deposits declined by $18,300,000, while other deposits, composed largely of non-members' clearing accounts and cashier's checks, show a gain of $8,800,000.

Federal Reserve note circulation shows a further decline for the week of $700,000, the total amount outstanding $2,408,100,000, constituting a new low record for the year and marking a 29 per cent. decline from the peak reached on Dec. 23 of last year. Aggregate net liabilities of the reserve banks on Federal Reserve Bank notes in circulation show a decline for the week of $5,111,523, largely through deposit of lawful money with the Treasury, though the decrease in the amount of these notes in actual circulation, according to the Treasury records, was only $1,300,000.

Gold reserves show the record high total of $2,800,300,000, marking a gain since the beginning of the year of $737,500,000. This gain is offset in part by a loss since Jan. 1 of $45,500,000 in other cash reserves, i. e., silver and legals.

STEEL TRADE IN 1922.

General Prospects of the Industry Outlined by a Well-Known Expert.

The question of the outlook of the steel and iron trade in the coming year was frankly discussed at a recent conference of the editors of trade publications at Chicago by A. I. Findley, editor of The Iron Age. Mr. Findley thus outlined the probabilities:

"Prophecy concerning the course of the industry in 1922 may well be cautious, in view of the uncompleted work of readjustment in transportation, fuel and the building trades. From the standpoint of today, a prediction of a gradual advance to a 60 per cent. operation in 1922 would represent a fair allowance for favorable developments that are not yet in sight.

"The railroads and the building trades will determine largely to what extent the steel industry is to see revival in 1922. In both directions there is promise for the coming Spring. There has been more house building even at high costs than is commonly credited.

"If building wages were brought in line and other building materials were reduced to the extent of steel, 1922 should see a considerable expansion in the volume of the new construction. Railroad buying for next year, assuming that the $500,000,000 funding measure passes Congress, should do much to make up for the disappointments of 1921. Today more than 800,000 tons of rails on which rolling has been deferred are on the books of the rail mills."

INDIA AND LONDON'S GOLD.

Exact Figures of Bombay's Recent Purchases at the English Sale.

Detailed statements of weekly gold shipments from London show that in the week ended Sept. 28 exports as a result of the London gold sales were divided between the United States and India. New York got £961,188 and Bombay £442,000.

In the next week, ended Oct. 5, the United States got no gold at all, while Italy and other European countries obtained £5,130 and India took £344,000, or practically all of the weekly gold sale. In the week ending Oct. 12 India got £272,500 and New York £1,214,379.

India had bought no gold at the London sales prior to the last week of September, since the Autumn of last year. During the two past weeks the Indian rupee has fallen in price and the United States has again secured all the gold offered at London.

In Harriman National Board.

Harry S. Black was elected a Director of the Harriman National Bank yesterday. Mr. Black is Chairman of the board of the United States Realty and Improvement Company and a Director of the Missouri, Kansas & Texas Railway, Bowman Hotel Corporation, and New York Hippodrome.

DECLARED DIVIDENDS.

Company.	Rate.	Period.	Payable.	Holders of Rec.
Am. Locomotive	1½	Q	Dec. 31	Dec. 13
Do pf.	1¾	Q	Dec. 31	Dec. 13
Cum. Pipe Line	$12	A	Dec. 15	Dec. 1
Fairbanks, Morse, pf.	1½	Q	Dec. 1	Nov. 18
Lanston Monotype	1½	Q	Nov. 30	Nov. 19
Penn. Cont. & Cable	$1	Q	Nov. 20	Nov. 7

AVERAGE PRICES UP SLIGHTLY IN OCTOBER

Dun's Commodity 'Index' Shows Advance of 1⅛ Per Cent. for Month.

The monthly average of American commodity prices, computed by Dun's Review as of Nov. 1, shows increase during the month of November amounting to 1⅛ per cent. It follows a slight decrease during September and August, the index number of Aug. 1 having been slightly higher than the Nov. 1 average. As compared with the low average of the period, reached on July 1 of the present year, the present index number represents a recovery of about 2⅝ per cent. Averages for separate groups of commodities show that during October there was an advance in clothing, dairy and garden products, miscellaneous food, and general commodities, but a decline in breadstuffs, meat and metals.

The total index number for a series of months and years compares as follows:

Nov. 1, 1921	$163.665	Nov. 1, 1920	$227.188
Oct. 1, 1921	161.839	Nov. 1, 1919	238.573
Sep. 1, 1921	162.619	Nov. 1, 1918	230.529
Aug. 1, 1921	163.677	Nov. 1, 1917	220.750
July 1, 1921	159.833	Nov. 1, 1916	164.840
June 1, 1921	165.995	Nov. 1, 1915	130.467
May 1, 1921	166.658	Nov. 1, 1914	124.340
Apr. 1, 1921	174.404	Nov. 1, 1913	125.503
Mar. 1, 1921	181.921	Nov. 1, 1912	123.525
Feb. 1, 1921	185.822	Nov. 1, 1911	121.970
Jan. 1, 1921	198.609	Nov. 1, 1910	114.623
Dec. 1, 1920	211.628	Nov. 1, 1909	120.770
*May 1, 1920	263.332	Nov. 1, 1908	109.914

*Highest for the period.

The present index number by groups of articles compares as follows with the preceding month and with November, 1920:

	Nov. 1, 1921.	Oct. 1, 1921.	Nov. 1, 1920.
Breadstuffs	$22.808	$24.209	$39.017
Meat	13.132	13.157	18.889
Dairy and garden	24.062	21.966	26.343
Other food	17.831	17.603	23.158
Clothing	30.783	30.708	41.566
Metals	21.768	21.981	32.473
Miscellaneous	33.281	32.215	45.742
Total	$163.665	$161.839	$227.188

RESERVE BANK POSITION.

Comparison of Yesterday's Items With Other Periods.

The Federal Reserve statements of yesterday show that the high point of the year was reached this week by the total gold holdings and the ratio of reserve of the entire system. The low point of the year was reached by rediscounts secured by Government collateral, other collateral and by reserve note circulation. The ratio of reserve of the New York Bank, at 83.1 per cent., failed to establish a high level this week.

Yesterday's statements make possible the following comparison of highest and lowest figures of the reserve system statements for 1921 to date and for previous years (thousands of dollars):

Total Gold Holdings.

	High.		Low.	
1921	$2,800,257	Nov. 2	$2,080,282	Jan. 7
1920	2,059,333	Dec. 30	1,934,581	Mar. 19
1919	2,201,804	June 6	2,066,788	Aug. 29
1918	2,090,274	Dec. 27	1,687,720	Jan. 4
1917	1,671,133	Dec. 28	742,062	Jan. 5
1916	736,236	Dec. 29	484,639	May 5
1915	542,413	Dec. 30	251,306	Jan. 29

Rediscounts.

Secured by—	High, 1921.		Low, 1921.	
Gov. col.	$1,104,563	Jan. 7	$453,501	Nov. 2
Oth. col.	1,502,813	Jan. 7	806,929	Nov. 2
	High, 1920.		Low, 1920.	
Gov. col.	1,572,980	Feb. 27	1,141,036	Dec. 30
Oth. col.	1,616,116	Dec. 3	716,465	Jan. 30
	High, 1919.		Low, 1919.	
Gov. col.	1,863,476	May 16	1,414,950	Dec. 19
Oth. col.	684,514	Dec. 26	172,568	May 9

Reserve Note Circulation.

	High.		Low.	
1921	$3,270,023	Jan. 7	$2,408,122	Nov. 2
1920	3,404,931	Dec. 23	2,850,944	Jan. 30
1919	3,057,646	Dec. 26	2,450,729	Jan. 31
1918	2,685,244	Dec. 28	1,234,934	Jan. 25
1917	1,246,488	Dec. 28	259,768	Jan. 26
1916	275,353	Dec. 29	152,244	June 30
1915	189,026	Dec. 30	14,500	Jan. 29

Ratio of Reserve.

With previous percentages computed on the basis introduced by the Reserve Board on March 18, the highest and lowest reserve percentages of the Federal Reserve system compare as follows:

	High.		Low.	
1921	71.0	Nov. 2	44.5	Jan. 7
1920	43.0	Dec. 17	40.5	May 14
1919	51.1	Feb. 7	42.5	Dec. 26
1918	62.9	Feb. 8	47.9	Dec. 6
1917	86.2	Mar. 30	60.8	Dec. 28

The reserve percentages of the New York Reserve Bank compare as follows:

	High.		Low.	
1921	84.1	Sep. 21	36.5	Feb. 4
1920	42.3	Sep. 24	35.8	Feb. 20
1919	52.9	June 30	38.8	Dec. 26
1918	66.4	Aug. 2	41.7	Dec. 27

AVERAGE PRICES IN GERMANY

Details of the 1,300 Per Cent. Rise Between 1913 and Last June.

Taking the average of prices in 1913 as 100, the German Government's statistical office has computed as of last June the following averages for different groups of commodities: For rye, wheat, barley, oats and potatoes, 1,043 as against 1,015 in the preceding month; for butter, lard, sugar and certain meats and fish, 1,626 as against 1,409 in May; for hops, coffee, tea and pepper, 1,273 against 1,159; for hides, leather and skins, 1,742 against 1,472 in May.

Cotton, jute and yarn products averaged 1,823 in June against 1,765 the month before; lead, copper, petroleum and various metals, 1,551 against 1,513 in May; pig iron and coal, 1,671, unchanged from May. The general average worked out 1,365 for last June, as against 1,306 in May and 100 in 1913.

EARNINGS.

Railroad.

CHICAGO, ROCK ISLAND & PACIFIC for September—

	1921.	1920.	1919.
Gross	$13,138,911	$13,348,006	$11,801,783
Bal. after taxes	2,820,420	1,315,060	2,140,563
Net op. inc.	2,501,012	1,197,833	1,985,751
9 mo. gross	105,101,496	104,316,279	83,875,468
Bal. after taxes	15,334,473	1,192,720	8,952,989
Net op. inc.	12,042,839	*738,324	7,365,009

*Deficit.

HOCKING VALLEY for September—

Gross	1,252,580	1,967,843	1,383,082
Bal. aft. tax.	389,085	302,686	406,527
Net op. inc.	296,942	354,482	414,830
9 mos. gross	10,424,138	11,570,343	8,582,986
Bal. aft. tax.	480,018	155,118	1,279,717
Net op. inc.	313,952	1,038,039	1,433,915

MISSOURI, KANSAS & TEXAS SYSTEM for September—

Gross	5,368,667	6,715,406	5,973,575
Bal. aft. tax.	1,053,940	1,089,033	648,061
Net op. inc.	930,015	961,913	542,525
9 mos. gross	47,335,081	52,029,764	44,803,707
Bal. aft. tax.	7,915,145	*2,719,086	3,295,124
Net op. inc.	6,600,503	*3,930,065	2,832,219

*Deficit.

Public Utilities.

ADIRONDACK POWER AND LIGHT CORPORATION for September—

	1921.	1920.	Increase.
Gross	398,496	435,405	*36,909
Net loss aft. tax.	24,853	†46,090	70,943
Def. aft. chgs.	105,053	25,818	79,235
12 mos. gross	4,753,917	4,520,709	233,208
Net aft. taxes	1,337,906	1,260,768	77,138
Sur. aft. chgs.	420,364	611,559	*191,195

*Decrease. †Gain.

Note—12½ per cent. of revenues is included in operating expenses to cover replacement, renewals, &c.

IDAHO POWER COMPANY for September—

Gross	248,723	258,412	*9,689
Net aft. taxes	163,805	160,251	3,554
Total income	175,862	170,248	5,614
Sur. aft. chgs.	118,531	120,381	*1,850
12 mos. gross	2,282,351	2,224,581	57,770
Net aft. taxes	1,137,531	1,167,593	*30,062
Total income	1,310,899	1,260,507	50,392
Sur. aft. chgs.	652,701	763,854	*111,153
Bal. aft. pf. div.	564,331	685,601	*121,270

UTAH POWER AND LIGHT COMPANY for September—

Gross	563,137	536,876	26,261
Net aft. taxes	267,397	234,266	33,131
Total income	280,019	247,997	32,042
Sur. aft. chgs.	138,373	104,504	33,869
12 mos. gross	6,921,429	6,348,823	383,741
Net aft. taxes	3,306,835	2,921,020	385,815
Total income	3,445,122	3,061,381	383,741
Sur. aft. chgs.	1,721,071	1,384,952	339,119
Bal. aft. pf. div.	1,097,390	790,452	306,938

*Decrease.

COTTON TAKES DROP AS DEMAND HALTS

Heavy Selling Near the Close Leaves Prices 16 to 19 Points Down for the Day.

Cotton declined yesterday because of less covering demand and a larger supply of contracts available at the advance. When it became apparent that the buying was mainly local, several operators sold out cotton purchased at lower level. Low prices of the season for weeks kept Western sentiment unfavorable. Some mill buying was done, but demand could not prevent a decline. Heavy selling near the close left prices 16 to 19 points lower for the day.

Covering continued at the opening, absorbing contracts from various quarters. Although scattered over-night selling orders started prices somewhat lower, active demand soon carried all positions up 20 points. This rise attracted Western and local selling. Several operators who had taken in lines of short cotton on Wednesday resold. For a time, moderate trade demand offset this selling. Reports from the South that buying by American mills, particularly in New England, was more active than in two weeks brought support. Trading was active at each point fluctuation in price. For the second successive day, Liverpool failed to change to a degree that would influence New York. As a result, arbitrage operations were smaller than they have been recently. One of the largest day's importations of the season, 41,000 bales, increased the Liverpool supply of actual cotton, leaving prices there at an advance just sufficient to meet New York.

The break in wheat in Chicago exerted a depressing influence. A quick decline, under room and commission house pressure, made January lose all the early recovery and touch 18.37. But this setback failed to attract general selling orders and enough December was wanted to halt the decline. Two orders for 5,000 bales each ran January back above 18.60, an advance of 25 points. A comparatively large quantity of cotton changed hands within 10 points either above or below 18.50 in the morning. Contracts came in volume on an advance and seemed to be wanted on a decline. Despite the demand centered in January, that month sold within 5 points of March several times during the day.

Strength of the stock market and reports that virtually all cotton had been picked sustained a steady level of prices during the early afternoon. With New Orleans running in response to fluctuations in New York, straddle operations between the two markets diminished materially. Trading by spot houses, in buying January and selling March or buying May and selling December, continued active.

Many holders of December are disposed to terminate their interest in that month and transfer to May or in some instances to July. Both positions are below the December price, and in the event of cotton scarcity this season, conditions would be felt to a greater extent next Spring than during free marketing this Fall. December continues at a premium over January, partly owing to the quantity of good cotton in the New York stock. Reports from the South indicate a smaller percentage of middling cotton than in a normal season. Of the total certificated stock of 102,000 bales here, 59,000 bales grade middling or above.

The fact that wheat closed at low prices without signs of improvement, plus the absence of active outside demand for contracts, began to unsettle sentiment the last hour. Support in December around 18.60 held prices until within twenty minutes of the close. Then New Orleans turned weak, after holding neutral. Orders from there started reselling of contracts. Pressure disclosed absence of demand, and for fifteen minutes cotton poured into the ring, with depressing effect. All months broke to low figures, closing at the bottom. Several operators, who attempted to execute selling orders, found difficulty in disposing of cotton. January broke from 18.50 to 18.27, March declining 25 points to 18.20.

Yesterday's quotations follow:

	Open.	High.	Low.	Close.	Previous day.
Dec.	18.55	18.75	18.40	18.43@18.45	18.62
Jan.	18.42	18.64	18.27	18.27@18.30	18.48
March	18.35	18.55	18.20	18.20@18.25	18.37
May	18.10	18.25	17.91	17.91@17.93	18.08
July	17.65	17.75	17.46	17.46	17.62

The local market for spot cotton was quiet, 15 points decline, 18.85c for middling upland.

Southern spot markets were: Galveston, 18.85c, 15 points decline; New Orleans, 18.50c, unchanged; Savannah, 18.25c, unchanged; Augusta, 18c, 13 points decline; Memphis, 18.50c, unchanged; Houston, 18.60c, 20 points decline; Little Rock, 19c, unchanged.

Yesterday's cotton statistics were:

	Yesterday.	Last Wk.	Last Yr.
Port receipts	36,229	28,925	37,727
Exports	11,604	14,172	3,000
Exports, season	1,762,240	1,565,797	1,150,134
New York stocks	122,748	136,011	23,389
Port stocks	1,565,587	1,574,487	1,148,599
N. Y. arrivals	12	532	660

Liverpool cables: Spot cotton, moderate demand; 12.37d for middling, 12 points advance; sales, 7,000 bales, American 5,000; imports, 41,000 bales, American 36,000. Futures opened quiet, 14 to 17 points advance; closed barely steady, 16 to 18 points advance. Prices: December, 12.08d; January, 11.98d; March, 11.76d; May, 11.60d; July, 11.40d. Manchester: Yarns dull; cloths, offers scarce.

BETTER PRICES FOR WOOL.

Advance 7 Per Cent. to 10 Per Cent. at Government Sale in Boston.

BOSTON, Nov. 3.—Nearly 98 per cent. of the wool offered by the Government at an auction at the army supply base in South Boston today was sold. Prices on the average advanced 7½ to 10 per cent.

The sales were largely to wool dealers. Carpet mills bought sparingly of the less attractive low South American wools. Withdrawals of the Australian wools, which had been expected to sell well, were heavy, due to high limits imposed by the Government.

Fair half-blood South American wools sold at 40 to 50 cents, clean basis; second clip Argentine low three-eighths, at 35 cents; clean domestic inferior fine California and similar at 38 to 45, clean basis. The top price for scoured wool was 48 cents, paid for half-blood California slightly defective.

William W. Wood of Philadelphia, the chief buyer, took 940,000 pounds.

Short-Term Government Obligations

Following are the closing prices bid in the open market yesterday for United States certificates of indebtedness and notes of the different issues:

Month.	Year.	P. C.	Bid.	Asked.	Approx. Yield.
*December	1921	6	100[illegible]	100[illegible]	3.70
February	1922	5½	100[illegible]	100[illegible]	3.90
*March	1922	5¾	100[illegible]	100[illegible]	3.98
*March	1922	5½	100[illegible]	100[illegible]	3.95
*March	1922	5¾	100[illegible]	100[illegible]	3.98
*June	1922	5½	100[illegible]	100[illegible]	4.06
*June	1924	5¾	102	102¼	4.88
August	1922	5½	100[illegible]	100[illegible]	4.20
*September	1922	5½	100[illegible]	100[illegible]	4.20
*September	1924	5½	101[illegible]	101[illegible]	4.90

*Acceptable, in payment of Federal taxes on dates of maturity.

BOSTON CURB.

	Bid.	Ask.		Bid.	Ask.
Ariz. Ext.	1	2	La Rose	25	30
Ariz. Silver	18	20	Majestic	5	7
Ariz. Tin Top	3	4	Mex. Metals	..	10
Black Hawk	6	7	Midway Moss	..	3
Chief Con	3¼	3⅜	Mut. Div. Tr.	59	60
Calaveras	.50c	1.00	Monarch	..	15
Crystal, new	40	41	Nat. L. & Z.	..	2
Denbigh	6	8	Nixon	4	6
Eagle B. B.	2	3	Rainier	5	7
Eureka Cro.	44	46	Seven Metals	7	8
Fortuna	..	2	Silver Reef	2	4
Gadsden	40	50	Texana	5	7
Homa	5½	7	U. V. Ext.	26	26½
Iron Bloss	14	18	Yukon	1⅛	1½
Iron Cap	5½	6			

FEDERAL RESERVE STATEMENT.

The following table shows the total gold holdings and other chief items in this week's report of each of the twelve Federal Reserve banks:

District.	Gold Reserve.	Rediscounts on Government War Paper.	Total Bills on Hand.	Due Members' Reserve Acct.	F.R. Notes in Cir'la'n.	Ratio Reserve to Deposits and Notes.
Boston	$256,095,000	$28,245,000	$75,895,000	$116,873,000	$220,585,000	79.7
New York	1,048,552,000	92,548,000	257,133,000	664,961,000	630,748,000	83.1
Philadelphia	209,567,000	67,856,000	102,568,000	100,353,000	198,986,000	70.8
Cleveland	234,959,000	41,701,000	132,243,000	130,809,000	215,448,000	68.6
Richmond	63,648,000	37,677,000	103,716,000	49,605,000	107,688,000	42.8
Atlanta	63,295,000	31,571,000	99,836,000	40,632,000	125,780,000	41.7
Chicago	447,560,000	60,081,000	198,201,000	230,118,000	410,396,000	71.6
St. Louis	98,263,000	22,843,000	65,160,000	60,719,000	103,145,000	66.5
Minneapolis	41,057,000	8,997,000	70,147,000	39,734,000	57,691,000	41.0
Kansas City	62,601,000	18,425,000	77,196,000	62,756,000	70,804,000	48.6
Dallas	27,116,000	8,903,000	55,882,000	40,830,000	39,630,000	40.5
San Francisco	247,544,000	35,156,000	109,954,000	113,356,000	227,221,000	72.2

In the Previous Week.

District.	Gold Reserve.	Rediscounts on Government War Paper.	Total Bills on Hand.	Due Members' Reserve Acct.	F.R. Notes in Cir'la'n.	Ratio Reserve to Deposits and Notes.
Boston	$257,396,000	$25,767,000	$73,779,000	$112,837,000	$224,159,000	80.7
New York	1,032,760,000	116,532,000	281,441,000	675,365,000	623,873,000	82.3
Philadelphia	205,324,000	67,767,000	106,774,000	98,535,000	200,853,000	69.7
Cleveland	238,557,000	40,734,000	132,810,000	134,255,000	218,555,000	68.7
Richmond	68,041,000	30,934,000	98,927,000	51,059,000	107,128,000	45.2
Atlanta	63,811,000	32,033,000	100,633,000	42,626,000	126,163,000	41.4
Chicago	443,800,000	55,268,000	196,672,000	229,151,000	411,710,000	71.9
St. Louis	99,067,000	23,522,000	64,516,000	62,681,000	101,972,000	67.2
Minneapolis	40,077,000	5,811,000	71,429,000	41,457,000	57,779,000	39.4
Kansas City	65,988,000	10,867,000	76,244,000	65,502,000	71,356,000	50.7
Dallas	27,332,000	8,022,000	58,342,000	43,475,000	39,752,000	39.4
San Francisco	244,086,000	35,629,000	109,508,000	112,116,000	225,479,000	72.1

Consolidated statement of the twelve Federal Reserve Banks compares at follows:

RESOURCES.

	Nov. 2, 1921.	Oct. 26, 1921.	Nov. 5, 1920.
Gold and gold certificates	$458,468,000	$448,280,000	$174,702,000
Gold settlement fund—Federal Reserve Board	502,647,000	496,111,000	417,984,000
Gold with foreign agencies	....	....	77,514,000
Total gold held by banks	$961,115,000	$944,391,000	$670,200,000
Gold with Federal Reserve agents	1,708,670,000	1,729,790,000	1,152,346,000
Gold redemption fund	130,472,000	112,058,000	179,127,000
Total gold reserves	$2,800,257,000	$2,786,239,000	$2,001,673,000
Legal tender notes, silver, &c.	145,414,000	150,909,000	168,056,000
Total reserves	$2,945,671,000	$2,937,148,000	$2,169,729,000
Bills discounted:			
Secured by U. S. Government obligations	453,501,000	461,886,000	1,215,101,000
All other	806,929,000	846,863,000	1,611,724,000
Bills bought in open market	87,501,000	62,326,000	299,769,000
Total bills on hand	$1,347,931,000	$1,371,075,000	$3,126,594,000
United States bonds and notes	36,831,000	33,207,000	26,934,000
U. S. certificates of indebtedness:			
One-year certificates (Pittman act)	144,875,000	149,875,000	259,375,000
All other	19,822,000	7,864,000	8,672,000
Total earning assets	$1,549,459,000	$1,562,021,000	$3,421,575,000
Bank premises	31,345,000	31,020,000	16,081,000
5% redemption fund against Federal Reserve Bank notes	8,038,000	8,099,000	12,059,000
Uncollected items	558,326,000	540,067,000	786,844,000
All other resources	18,684,000	16,560,000	7,148,000
Total resources	$5,111,523,000	$5,094,915,000	$6,413,436,000

LIABILITIES.

	Nov. 2, 1921.	Oct. 26, 1921.	Nov. 5, 1920.
Capital paid in	$103,020,000	$103,007,000	$97,824,000
Surplus	213,824,000	213,824,000	164,745,000
Reserved for Government franchise tax	54,026,000	53,938,000	....
Deposits:			
Government	59,917,000	46,624,000	47,878,000
Member banks—reserve account	1,650,746,000	1,669,059,000	1,777,256,000
All other	31,675,000	22,873,000	26,923,000
Total deposits	$1,742,338,000	$1,738,556,000	$1,851,557,000
Federal Reserve notes in actual circulation	2,408,122,000	2,408,779,000	3,354,180,000
Federal Reserve Bank notes in circulation—net liability	84,985,000	88,024,000	214,533,000
Deferred availability items	481,623,000	466,044,000	681,326,000
All other liabilities	23,585,000	22,743,000	99,271,000
Total liabilities	$5,111,523,000	$5,094,915,000	$6,413,436,000
Ratio of total reserves to deposit and Federal Reserve note liabilities combined	71.0%	70.8%	*43.0%
Ratio of gold reserves to Federal Reserve notes in circulation after setting aside 35% against deposit liabilities	97.0%	96.7%	*47.0%

*Calculated on basis of net deposits and Federal Reserve notes in circulation.

NEW YORK FEDERAL RESERVE BANK.

STATEMENT AT CLOSE OF BUSINESS NOV. 2, 1921.

RESOURCES.

	Last Week.	Prev. Week.	Year Ago.
Gold and gold certificates	$365,771,576	$355,790,000	$92,153,000
Gold settlement fund, Fed. Reserve Board	122,823,024	116,781,000	57,410,000
Gold with foreign agencies		....	22,315,000
Total gold held by bank	$488,594,601	$472,571,000	$177,878,000
Gold with Federal Reserve agent	544,956,878	545,189,000	251,920,000
Gold redemption fund	15,000,000	15,000,000	37,955,000
Total gold reserves	$1,048,551,479	$1,032,760,000	$467,753,000
Legal tender notes, silver, &c.	52,521,535	56,485,000	131,070,000
Total reserves	$1,101,073,014	$1,089,245,000	$598,823,000
Bills discounted—Secured by United States Government obligations: For members	87,393,140	97,166,000	513,943,000
For other Federal Reserve Banks	5,155,000	19,366,000	....
	$92,548,140	$116,532,000	$513,943,000
All other: For members	112,056,932	134,749,000	474,320,000
Less—Rediscounts with other F. R. banks	....		44,700,000
	$112,056,932	$134,749,000	$429,620,000
Bills bought in open market	52,528,005	30,160,000	92,682,000
Total bills on hand	$257,133,077	$281,441,000	$1,036,245,000
United States bonds and notes	4,415,400	1,005,000	1,512,000
U. S. certificates of indebtedness—one year certificates (Pittman act)	41,276,000	43,276,000	59,276,000
All other	13,332,000	5,000,000	7,778,000
Total earning assets	$316,156,477	$330,722,000	$1,104,811,000
Bank premises	6,022,428	5,883,000	4,114,000
5% redemption fund against Federal Reserve Bank notes	1,770,160	1,820,000	2,616,000
Uncollected items	121,228,571	114,782,000	160,037,000
All other resources	3,811,231	2,975,000	851,000
Total resources	$1,550,061,883	$1,545,427,000	$1,871,252,000

LIABILITIES.

	Last Week.	Prev. Week.	Year Ago.
Capital paid in	$27,086,600	$27,087,000	$25,249,000
Surplus	59,318,368	59,318,000	51,308,000
Reserved for Government franchise tax	20,408,010	20,408,000	....
Deposits: Government	11,889,793	13,215,000	14,730,000
Member banks—Reserve account	664,960,982	675,365,000	683,343,000
All other	17,710,686	11,369,000	18,154,000
Total	$694,561,462	$699,949,000	$716,227,000
Federal Reserve notes in actual circulation	650,748,488	623,873,000	886,708,000
Federal Reserve Bank notes in circulation—net liabilities	21,251,200	22,736,000	38,678,000
Deferred availability items	91,911,286	87,674,000	110,085,000
All other liabilities	4,776,518	4,382,000	42,997,000
Total liabilities	$1,550,061,883	$1,545,427,000	$1,871,252,000
Ratio of total reserves to deposit and Federal Reserve note liabilities combined	83.1%	82.3%	38.6%
Ratio of gold reserves to Federal Reserve notes in circulation after setting aside 35% against deposit liabilities	136.0%	135.3%	41.2%
Contingent liability on bills purchased for foreign correspondents	$12,056,974	$12,052,853	$6,077,979

Reserve percentages of one year ago are calculated on basis of net deposits and Federal Reserve notes in circulation.

THE TREASURY STATEMENT.

Special to The New York Times.

WASHINGTON, Nov. 3.—Revenue receipts and expenditures as at the close of business Nov. 1:

	This Month.	Corresponding Month 1920.	*Fiscal Year. 1922.	*Corresponding Fiscal Year 1921.
Customs	$800,177.59	$964,516,000.00	$96,810,265.37	$110,622,136.73
Internal revenue—				
Income tax and profits tax	1,126,850.88	1,607,334.90	681,202,485.85	807,946,481.20
Miscellaneous	4,150,519.20	4,760,360.76	481,425,758.61	527,291,956.12
Miscellaneous revenue	1,318,932.02	874,848.31	122,527,127.16	230,430,319.39
Panama Canal tolls, &c.	11,021.25	337,263.17	4,129,276.09	2,162,497.84
Total ordinary	$7,407,500.94	$8,344,323.37	$1,386,094,913.98	$1,768,453,391.28
Excess of ord. receipts over ord. disb.	3,785,377.08	....	198,814,484.90	68,781,168.49
Excess of ord. disb. over ordinary receipts	....	13,980,970.40	....	
Expenditures	3,622,123.86	2,325,293.77	1,187,280,429.08	1,699,672,222.79

*Receipts and disbursements for June reaching Treasurer in July included.

CRUDE OIL PRODUCTION.

Output for Last Week Averaged 1,190,380 Barrels a Day.

Production of crude oil in the United States for the week ended Oct. 29, averaged 1,190,380 barrels daily, according to the compilation made by the American Petroleum Institute. This is a reduction of 2,670 barrels from the previous week's output of 1,193,050 barrels. In the corresponding week of 1920 production aggregated 1,310,885 barrels.

Following are the estimates of the daily average production for the past week with comparisons:

(Figures in barrels.)

	1921. Oct. 29.	1921. Oct. 22.	1920. Oct. 30.
Oklahoma	312,500	312,200	305,000
Kansas	95,500	95,050	103,000
North Texas	62,100	64,250	79,280
Central Texas	114,500	106,400	127,920
North Louisiana and Arkansas	109,750	110,500	87,000
Gulf Coast	103,680	108,050	124,185
Eastern	120,000	124,000	124,500
Wyo. and Mont.	52,850	52,600	55,000
California	220,000	220,000	305,000
*Total	1,190,380	1,193,050	1,310,885

*Daily average gross production.

FINANCIAL NOTES.

McCory & Co. have published a booklet of statistics of German securities issued in the last eighty years.

Cummings & Co. have issued a study of market conditions for the last six months.

Collins & Dias, members of the Consolidated Stock Exchange, have issued their current semi-monthly publication.

Harry C. Abell, formerly vice president of the American Light and Traction Company, has been elected a vice president of the Electric Bond and Share Company.

The Registrar and Transfer Company has been appointed transfer agent of the stock of the West End Chemical Company.

Levick & Pollock, dealers in foreign exchange, announce that G. W. Smith of the firm of G. W. Smith & Co., New Orleans, is now associated with them.

MINING STOCK QUOTATIONS.

SAN FRANCISCO.

COMSTOCK.		DIVIDE.	
Andes	.17	Brougher	.05
Best & Belcher	.08	Divide Tonopah	.68
Caledonia	.15	Dividend	.04
Con. Virginia	.47	Dividend Exten.	.23
Gould & Curry	.04	Harmill	.11
Justice	.08	Kernick	.03
Mexican	.19	Knox	.07
Ophir	.14	Zone	.11
Savage	.04	**GOLDFIELD.**	
Seg. Belcher	.06	Consolidated	.05
Scorpion	.03	Florence	.35
Sierra Nevada	.09	Jumbo Exten.	.03
Union	.52	Silver Pick	.08
TONOPAH.		**OTHER DISTRICTS.**	
Belmont	1.35	Bullwhacker	.70
California	.09	Hamilton	.05
Cash Boy	.04	Holly	1.12½
McNamara	.13	Manhattan Cons.	.04
McNamara Cresc.	.07	Round Mountain	.13
Midway	.08	Fairview R. M.	.10
North Star	.03	Silver Hills	.05
Rescue	.18	Simon	.53
Tonopah Exten.	1.40	Sterling	.05
Tonopah '76	.03	Uncle Sam	.18
West End	.95	White Caps	.05
West Tonopah	.03		

COLORADO SPRINGS.

	Bid.	Asked.		Bid.	Asked.
Cresson	1[illegible]	1⅞	Mary McK.	3½	6
Elkton	2⅝	2¾	Portland	34½	37
El Paso	6½	8	U. Gold M.	11	15
Golden C.	67	67½	Vindicator	23	30
Granite	5½	10	Rose Nicol.	..	3
Isabella	2¼	2½			

METAL MARKET REPORT.

These prices were quoted, on the local Metal Exchange yesterday:

	Yesterday. Bid.	Yesterday. Asked.	Wednesday. Bid.	Wednesday. Asked.
Antimony	$4.85	$5.00	$4.85	$5.00
Quicksilver	...	41.00	...	41.00
Aluminum	.17	.18	.17	.18
Iron No. 2x Silicon	...	23.50	...	23.50

Electrolytic copper was quoted at 12¾c on the New York Metal Exchange.

London quotations were:

	Yesterday. £	s.	d.	Wednesday. £	s.	d.
Copper, spot	66	15	..	67	..	..
Copper, futures	67	5	..	67	7	6
Tin, spot	155	5	..	155	..	..
Tin, futures	157	10	..	157	5	..
Spelter, spot	25	17	6	26	..	..
Spelter, futures	26	10	..	26	12	6
Lead, spot	23	12	6	23	12	6
Lead, futures	23	7	6	23	7	6

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Member of Federal Reserve Bank

November
DIVIDEND
FORECAST CHART

This Issue Covers:
Amer. Locomotive
American Smelt. & Ref.
Amer. Tel. & Tel.
Canadian Pacific
Famous Players
General Electric
Haskell & Barker
Middle States Oil
Montana Power
N. Y. Airbrake
North Amer. Co.
Railway Steel Springs
Southern Pacific
S. O. of New Jersey
Tex. Pac. Coal & Oil
Union Bag & Paper
Union Pacific
United Retail Stores
U. S. Ind. Alcohol
White Motors

Gives our opinions as to the probable dividend action to be taken by 20 companies in November.

Shows in chart form:
1. Past dividend record
2. Next meeting date
3. Next dividend date
4. 1920-1921 price range
5. Present price and yield
6. Survey of favorable and unfavorable factors
7. Probable dividend action.

Investors are finding this chart of inestimable value. The conclusions formed are sound and logically arrived at.

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FINANCIAL NOTICES.

INVINCIBLE OIL CORPORATION

October 25th, 1921.

TO THE STOCKHOLDERS OF INVINCIBLE OIL CORPORATION:

Notice is hereby given that stockholders of record at the close of business on Friday, November 4th, 1921, will be given the right to subscribe to one (1) share in the capital stock of this corporation, at $10.00 per share, for every three (3) shares of stock then standing in their names on the books of the corporation. Full details respecting such right are set forth in a letter of the Treasurer about to be issued and mailed to stockholders.

Stockholders are advised to have shares held for their account transferred into their own names prior to the close of business November 4th, 1921, as of which time rights to subscribe will accrue. Transferable share subscription warrants will be mailed to stockholders promptly after that date.

Very truly yours,

MAXWELL STEVENSON, Treasurer.

25 Broadway, New York.

FINANCIAL NOTICES.

TO THE HOLDERS OF
Interim Certificates Exchangeable for
DOMINICAN REPUBLIC
Four-Year Eight Per Cent. Customs Administration Sinking Fund Bond Issue of 1921.

The Equitable Trust Company of New York, as Fiscal Agent under Agreement of Fiscal Agency dated as of June 1, 1921, made on behalf of the Republic of Santo Domingo, hereby gives notice that, pursuant to the terms of said Agreement, it has drawn for redemption on December 1, 1921, out of such funds as are required to be deposited in the Sinking Fund on November 15, 1921, bonds of the Dominican Republic Four-Year Eight Per Cent. Customs Administration Sinking Fund Bond Issue of 1921, numbered as follows:

Of One Thousand Dollars Each:

M-3	370	647	932	1178	1461	1686	1876	2062
9	374	653	933	1190	1464	1690	1882	2066
14	377	654	935	1194	1473	1694	1886	2069
26	393	668	937	1196	1474	1696	1887	2075
29	400	680	942	1206	1486	1698	1896	2087
32	408	689	948	1211	1488	1710	1914	2101
40	411	691	950	1224	1491	1711	1917	2107
68	426	697	952	1225	1498	1716	1923	2111
74	434	699	971	1226	1510	1721	1926	2122
90	446	707	974	1242	1511	1722	1943	2131
111	466	709	984	1252	1515	1725	1950	2135
115	479	714	1015	1262	1517	1736	1956	2143
121	504	742	1019	1275	1537	1771	1958	2154
130	515	751	1025	1283	1541	1772	1960	2159
152	522	761	1034	1287	1551	1773	1967	2173
153	536	769	1048	1290	1561	1775	1972	2178
165	544	771	1048	1293	1573	1781	1974	2180
185	551	773	1057	1295	1577	1784	1986	2186
187	554	776	1063	1299	1582	1785	1995	2190
209	567	790	1064	1301	1591	1786	1998	2194
236	580	796	1082	1315	1601	1809	2001	2204
262	584	804	1097	1316	1610	1811	2002	2210
272	590	825	1100	1331	1634	1820	2011	2211
274	596	833	1103	1343	1636	1835	2013	2212
289	605	843	1108	1344	1638	1840	2022	2215
292	612	857	1134	1357	1639	1841	2025	2219
293	621	868	1135	1382	1652	1855	2038	2226
305	624	879	1142	1392	1657	1864	2047	2232
344	635	882	1145	1397	1665	1868	2052	2238
347	638	899	1155	1401	1666	1869	2053	2250
359	642	912	1168	1408	1674	1871	2056	
369	644	929	1171	1437	1677	1873	2061	

Of Five Hundred Dollars Each:

D-14	72	158	189	255	364	348	417	451
17	77	159	190	266	312	357	423	463
22	88	163	210	267	318	362	433	479
58	96	167	212	283	323	369	437	490
60	119	177	229	285	330	370	445	491
64	148	181	238	292	345	375	450	

The holders of Interim Certificates issued by the undersigned and Messrs. Speyer & Company, bearing the above mentioned numbers, are hereby notified that upon receipt by The Equitable Trust Company of New York, Fiscal Agent, of funds sufficient to redeem on December 1, 1921, the above principal amount of bonds at 105% of their principal amount, it will redeem said bonds at 105% of their principal amount, and that upon presentation and surrender of said Interim Certificates bearing the corresponding numbers at the office of the undersigned, 37 Wall Street, New York City, on or after December 1, 1921, the amount so received on account of the bonds for which said Interim Certificates are exchangeable, will be paid to the holders thereof. Upon deposit of the above mentioned funds as aforesaid, interest on said bonds will cease to accrue on December 1, 1921.

Dated New York, N. Y., November 1, 1921.

THE EQUITABLE TRUST COMPANY OF NEW YORK.
By LYMAN RHOADES, Vice President.

PITTSFORD POWER COMPANY
First Mortgage 5% Sinking Fund Gold Bonds

The Equitable Trust Company of New York, as Trustee under the mortgage of the Pittsford Power Company, dated January 1, 1914, hereby invites offerings for the sale to it of as many bonds issued thereunder as will exhaust the sum of Six Thousand Five Hundred and Nineteen Dollars and Fifty Seven Cents ($6,519.57) at a price not to exceed 105% and accrued interest. Sealed offers will be opened at the office of the undersigned Trustee, No. 37 Wall Street, New York City, at twelve (12) o'clock noon, November 21, 1921; on and within thirty days after which date the holders of bonds whose offers are accepted must present their bonds to the Trustee for payment. Offers should be addressed to the Trust Department of the undersigned. The right is reserved to reject any and all offers.

Dated New York, N. Y., November 4th, 1921.

THE EQUITABLE TRUST COMPANY OF NEW YORK, Trustee.
By LYMAN RHOADES, Vice President.

THE SCHOOL DISTRICT OF THE CITY OF SIDNEY, CHEYENNE COUNTY, STATE OF NEBRASKA,

OFFERS $60,000.00 six per cent. semi-annual interest bonds of $1,000.00 each, payable $6,000.00 each year for ten consecutive years, commencing the eleventh year after November 1st, 1921, to the highest bidder, for cash, at the regular meeting of the said board, Thursday, November 10th, 1921, at the County Court Room, Sidney, Nebraska, at 7:30 o'clock P. M.

SCHOOL DISTRICT OF SIDNEY, CHEYENNE COUNTY, NEBRASKA.
By JOHN DAUGHERTY, President.
Attest: C. P. CHAMBERS, Secretary.

NOV. 1, 1921—TO HOLDER OF PENNSYLVANIA UTILITIES CO. Equipment Trust Certificates Series "A."

Notice is hereby given that the Company will redeem all of the outstanding Equipment Trust Certificates, Series "A," at par and accrued dividend on December 1, 1921, after which date all dividend upon said certificates will cease. Payment will be made upon presentation and surrender of the certificates at the office of the undersigned.

THE PENNSYLVANIA COMPANY FOR INSURANCES on Lives and Granting Annuities, 517 Chestnut St., Phila., Pa.

THE AMERICAN THREAD COMPANY (Incorporated).

NOTICE IS HEREBY GIVEN that the Transfer Books of this Company will be closed at the office of the Guaranty Trust Company, 140 Broadway, New York, from Nov. 15th to 30th, 1921, both days inclusive.

J. G. WYLIE, Treasurer.

FINANCIAL NOTICES.

PRODUCERS & REFINERS CORPORATION

To the Holders of First Mortgage Ten Year Eight Per Cent. Sinking Fund Gold Bonds, issued under and secured by Mortgage and Deed of Trust dated June 1, 1921:

NOTICE is hereby given by the undersigned, as Trustee of the Mortgage and Deed of Trust, dated June 1, 1921, securing above Bonds, that in accordance with the provisions of Article 5 of said First Mortgage and Deed of Trust, it has designated by lot for redemption on December 1, 1921, out of monies to be paid to it before said date by the Company as and for a Sinking Fund $150,000, principal amount of First Mortgage Ten Year Eight Per Cent. Sinking Fund Gold Bonds outstanding in temporary form of denominations respectively bearing the following numbers, to wit:

TEMPORARY BONDS OF DENOMINATIONS OF $1000.

M4	302	616	891	1231	1453	1902	2072	2395	2608
25	308	619	900	1250	1473	1911	2089	2412	2635
70	347	653	923	1258	1484	1919	2117	2415	2649
80	390	663	950	1278	1498	1921	2146	2419	2662
126	413	680	1029	1287	1516	1951	2150	2461	2707
156	416	725	1044	1355	1601	1976	2194	2493	2721
160	445	739	1052	1400	1605	1991	2200	2501	2755
164	496	756	1078	1403	1637	1999	2209	2519	2774
210	504	782	1082	1407	1643	2008	2212	2546	
220	544	787	1101	1414	1703	2011	2252	2548	
227	546	814	1159	1422	1705	2025	2292	2553	
273	565	823	1172	1442	1735	2050	2304	2556	
294	598	839	1185	1443	1773	2051	2351	2562	
299	612	847	1189	1452	1815	2053	2392	2593	

TEMPORARY BONDS OF DENOMINATIONS OF $500.

D2	47	94	101	150	196	284	399	415	444
7	82	98	104	153	197	315	408	439	
43	89	99	114	179	243	338	413	442	

TEMPORARY BONDS OF DENOMINATIONS OF $100.

C11	49	90	128	157	238	260	322	364	438
22	75	121	146	201	246	293	348	393	450

Said temporary bonds so designated for redemption are payable on December 1, 1921, at the office of CENTRAL UNION TRUST COMPANY OF NEW YORK, 80 Broadway, New York City, upon presentation and surrender of said bonds, at one hundred and ten per cent. of the principal amount thereof, and the interest accrued to said December 1, 1921, provided funds for the purpose are deposited by the Company with the Trustee before said date.

Dated October 20, 1921.

CENTRAL UNION TRUST COMPANY OF NEW YORK, Trustee.
F. J. FULLER, Vice President.

DIVIDENDS.

THE J. G. WHITE MANAGEMENT CORPORATION,
43 Exchange Place,
New York City.

The regular quarterly dividend (Thirty-Fifth quarter) of One Dollar and Seventy-Five Cents ($1.75) per share, being at the rate of 7% per annum, has been declared on the preferred stock of this Corporation, payable December 1st, 1921, to Stockholders of record November 15, 1921.

T. W. MOFFAT, Treasurer.

HOMESTAKE MINING COMPANY.
November 1, 1921.
DIVIDEND NO. 548.

The Board of Directors has today declared a monthly dividend of twenty-five cents (25c.) per share, payable November 25, 1921, to stockholders of record at the close of business Nov. 19, 1921.

Checks will be mailed by COLUMBIA TRUST COMPANY, Dividend Disbursing Agent.

FRED CLARK, Secretary.

LUDLOW MANUFACTURING ASSOCIATES
Boston, Massachusetts.
Dividends Nos. 112 and 113.

A quarterly dividend of $1.50 per share and a special dividend of $1.00 per share has been declared, payable December 1, 1921, to shareholders of record November 2, 1921.

MALCOLM B. STONE, Treasurer.

THE UNITED BARBER SHOPS, INC.
Preferred Stock Dividend.
November 1st, 1921.

The Board of Directors has today declared a dividend of 1¾% on the Preferred Stock of THE UNITED BARBER SHOPS, INC., payable November 15, 1921, to preferred stockholders of record at the close of business on November 1st, 1921.

P. F. CAPALDO, Secretary.

PITTSBURGH STEEL COMPANY.
Pittsburgh, Pa., October 25, 1921.

The Board of Directors have this day declared a cash dividend of One Dollar and Seventy-five Cents ($1.75) per share on the Preferred Stock of the Company, payable December 1, 1921, to stockholders of record at the close of business, November 15, 1921.

CLAYTON SNYDER, Treasurer.

DISSOLUTION NOTICES.

STATE OF NEW YORK, OFFICE OF THE Secretary of State, ss.: This certificate, issued in duplicate, hereby certifies that the HOROWITZ & NOVICK, INC., a domestic stock corporation, has filed in this office on this 27th day of October, 1921, papers for the voluntary dissolution of such corporation under Section 221 of the General Corporation Law, and that it appears therefrom that such corporation has complied with said section in order to be dissolved. Witness my hand and the seal of the office of the Secretary of State, at the City of Albany, this twenty-seventh day of October, one thousand nine hundred and twenty-one.

CH. W. TAFT,
Second Deputy Secretary of State.

300 Washington Street
near Fulton St. and Myrtle Ave.
BROOKLYN OFFICE
The New York Times

VICTORY BONDS HIT PAR IN BIG MARKET

Predicted Rise Comes as Most Standard Issues Touch New High Mark for Year.

LIBERTIES ALSO ON WAY UP

Sudden, Pressing Demand for Gilt-Edge Securities Result of Abrupt Drop in Money Rates.

A remarkable shift in the trading in standard investment bonds has come in the last few days, especially noticeable yesterday, as the bond market forged steadily ahead and as virtually all standard issues touched a new high mark for the year. The bond market literally is honeycombed with orders for high grade, high-yield, long-term securities. Such attention is being paid to the high-yield bonds of railroads and industrial corporations which securities touched low levels earlier in the year as investment boxes were emptied under the pressure of liquidation.

Nearly all bonds on the list touched new high levels yesterday. One Government issue, the Victory 4¾ per cent. bonds, sold at par for the first time in 1921, fulfilling a prediction by many bankers the last few months that many of the Liberty issues would sell at par before the year ended.

The noticeable shift has been steadily away from the Liberty bond market and into bonds which yield 6, 6½, 7, 7½ and 8 per cent. In many instances these bonds are non-callable for a long term of years, assuring the investor the high rates over a period when it appears certain that his money will be drawing an interest rate at least double the probable current market rate.

The reason for the sudden and pressing demand for these issues is, of course, the fact that money rates have declined abruptly. Funds used in industries during normal years are idle, seeking employment. The takings of capital by industry as a whole are extremely low. Brokers' loans are down to about the lowest point of the year. The result of the slack demand for excess capital has meant the backing up of a huge supply of excess funds in the financial reservoirs in New York and other centres.

The natural sequence has been a keen search for employment for these funds, and competition for standard bonds in the open market has resulted. Liberty bonds have shared the upturn with the other bonds, for, at current levels, the Liberty and Victory issues are in keen competition with industrial and railroad bonds, with the added asset of Government guaranty. At present prices, the Liberty list yields from 3.85 per cent. to 4.94 per cent.

Upturn Has Been Gradual.

The growth of the bond market to its current tremendous proportions, with a turnover each day of $15,000,000 to $20,000,000 in bonds, has been a gradual one as the interest in corporate and railroad bonds revived. This is illustrated in figures on bond sales compiled yesterday for THE NEW YORK TIMES. In the first week of October sales of corporate bonds amounted to $19,104,500, while the turnover of Liberty and Victory bonds aggregated $71,555,000. In the second week the Liberty bonds dropped to $60,000,000, while corporate bond sales aggregated $16,835,000; in the third week of October corporate sales jumped to $20,237,000, while the Liberty turnover declined further to $45,000,000, and in the final week of that month another advance in the corporate turnover was registered, to $22,539,000, while sales of Liberty and Victory bonds amounted to $39,070,000, or nearly half the volume of the first week of the same month. This swing has continued until the last few days, when, for the first time since the Liberty bonds and Victory notes were issued, the sales have been exceeded by the corporation and foreign Government issues.

Total sales of bonds yesterday were $19,343,100, closely approaching the banner day in the history of the bond market on the New York Stock Exchange. Liberty bonds accounted for $9,102,600 of this total; straight corporation bonds accounted for $7,419,000, and $2,821,500 was in the securities of foreign Governments. In other words, sales of Liberty bonds fell below the combined total of corporation and foreign Government bonds.

The average of forty representative bonds, too, touched a new high mark. This average now stands at 72.37 for an equal assortment of bonds, compared with 65.56, the year's low mark at the end of June. In other words, an advance of approximately 7 points has been recorded in the average of bonds quoted on the Exchange.

There has been little differentiation of late between new issues and those which have been seasoned by time. New issues of a standard grade have been taken just as rapidly as offered, and nearly every one of them introduced to traders the last two or three months now is selling at or about its price of issue.

Street Happy Over Rise.

There was considerable jubilation in the financial district when one of the Victory issues—the 4¾ per cent. bonds—touched par. It was recognition that the first of the list has "again seen daylight." The potent factor in the strength of the entire Liberty and Victory market was the dropping of the rediscount rate by the New York Federal Reserve Bank to 4½ per cent. The issues gained from 22 to 76 cents per $100 bond, under pressure of investment buying, which continued from gong to gong. The demand for the Government's bonds comes, at the moment, from two main sources. One of these is the Government's own buying. The Treasury Department, through three or four investment houses in the Street, literally has been putting every spare dollar into the bonds of early maturity. The other source of demand is from banks with large reservoirs full of reserve funds, who just now are hard put to find employment for the surplus and have chosen the Liberty bond market as a vehicle where funds may be employed safely at a moderate yield and turned into cash in a few minutes.

The Victory 4¾ per cent. bonds opened yesterday at 99.66 and climbed slowly up the ladder to par. The top sale was one $500 bond at 100, after which the quotation receded slowly to 99.82, at which it closed. Other bonds on the Government list advanced smartly. The 3½ per cent. bonds were up .76 at the close; the first 4¼ per cents showed a net gain of .24, the second 4¼s a net gain of .38, the third 4¼s a net gain of .44, and the fourth 4¼s a gain of .30. The two Victory issues were up .22 on the day.

MRS. NORRIE LEFT $1,679,091

Tapestries Left to Art Museum Valued at $45,000.

The estate of Mrs. Eloise L. Breese Norrie, who died Jan. 28 last, was appraised yesterday at $1,679,091. She had real estate worth $435,500, including a town house at 37 East Twenty-second Street, valued at $51,000; her Summer home, Nunedo, at Tuxedo Park, valued at $20,000. The most valuable holding was 38 East Twenty-third Street, worth $137,000. Her personalty, valued at $172,205, included three tapestries, "L'Enbevement des Sabines," $45,000; a portrait of Augustine Hicks Lawrence, $2,000, and a desk once owned by the Washington family, $720.

Mrs. Norrie owned securities valued at $1,047,317, including $202,850 in Liberty bonds. Her will gave the tapestries to the Metropolitan Museum and the desk to Washington Headquarters Association at the Jumel Mansion.

Mrs. Norrie gave to her husband, A. Gordon Norrie, a life use of $200,000 and the Tuxedo property, and left $428,215 for life to her grand-nephew, William Lawrence Breese. Her nieces, the Countess of Lancaster and Lady Innes Ker, got $5,000 each.

WORLD ALLIANCE OF AUTHORS PLANNED

League of America Expects to Consolidate With Authors' Society of England.

The possibilities of an international alliance of authors, artists and playwrights were discussed yesterday afternoon at the annual meeting of the Authors' League of America, in Rumford Hall, and announcement was made that steps had already been taken for the consolidation of the American body and the Authors' Society of England.

Such a federation, of course, would be designed to protect the interests of the writers in countries other than their own, and is designed eventually to include the authors of France, Spain and Scandinavia, as well as those of this country and Great Britain. Yesterday's discussion was the result of a recent trip abroad of Channing Pollock, Vice President of the league, who sounded the officers of the English society and found them eager to enter into such consolidation.

The English body contains 1,800 members and the American organization 3,000, and with these as a nucleus it is thought that the alliance could easily be made world-wide. The advantages of such an international alliance, it was pointed out, are obvious, as it would enable writers to market their product to much better advantage in other countries. At present, for example, the average piece of American fiction is sold in England for only a fraction of its original price here.

In the case of playwrights such a body would be particularly valuable. The French playwrights, it was declared, are organized at present into the most remarkable literary combination in the world. The French society not only includes every dramatist writing for the French theatre, but also prescribes the percentages of royalty and collects the amounts due. Presumably an alliance with the French dramatists might result in strengthening the position of the playwrights here.

Cases of plagiarism could also be followed up more effectually in the event of an international alliance of writers, and the international copyright law probably would be extended to include all countries.

At their meeting yesterday the Authors' League elected the following officers for the coming year: President, Jesse Lynch Williams; Vice President, Channing Pollock; Honorary Vice Presidents, Thompson Buchanan, Ida M. Tarbell, Orson Lowell, Arthur I. Keller and James Forbes.

EXTENDS EMERGENCY TARIFF

Senate Committee Agrees to Its Enforcement Until Feb. 1.

WASHINGTON, Nov. 3.—The Senate Finance Committee, which gave a hearing today on tariff questions, ordered a favorable report on the House resolution extending the Emergency Tariff law to Feb. 1, or until such time as the permanent tariff schedules are enacted into law.

T. C. Atkeson, representing the National Grange, the only witness to be heard today, reiterated the stand of the farm organizations that so long as the policy of the Government is protection, farm products must share in it. He told the committee the farmers "repudiate entirely the dictum of the old tariff philosopher that agricultural products are raw materials," contending they were "finished where they grow, and should be so considered by Congress in legislation."

The proposed schedules of duties on agricultural products which were to have been submitted by the group of Western Senators were withheld until the hearings are resumed next week. Senator Gooding of Idaho, head of the group, explaining that the members felt that all members of the committee should be present when the basic rates are taken up.

In voting to report the resolution extending the emergency law, the committee, it was stated, did not consider the McLean amendment for exchange stabilization. Members said they felt it imperative to leave the House resolution in its original form, to avoid a long floor fight and to save possible friction between the two houses.

MAY REMIT RUSSIAN DEBT.

Would Have to Come In on General Cancellation, London Paper Says.

Special Cable to THE NEW YORK TIMES.

LONDON, Nov. 3.—The Daily News says the decision of the British National Committee of the International Chamber of Commerce to call upon the Government to negotiate for a reduction of cancellation of interallied indebtedness is made at the interesting moment when the Soviet Government has admitted the principle, subject to conditions, of its financial obligation to other States.

"We believe," says The Daily News, "that when, as seems now inevitable, a conference is called to consider the question of interallied debts, it will be impossible to avoid including Russia in any scheme of cancellation that is accepted if there is real intention to admit Russia to the comity of nations."

NEW REQUEST BY GERMANY.

Asks Allies to Evacuate Watering Places, Such as Wiesbaden.

PARIS, Nov. 3.—The German Government has asked the allied powers to evacuate watering places such as Wiesbaden in the occupied territory, asserting that the presence of troops there is an annoyance to visitors and diminishes the season's receipts. This, with other recent points raised, is interpreted in French official circles as part of a plan by the Germans to set forth systematically the various difficulties encountered in their efforts to pay the reparations as arranged.

Declarations by members of the German Government of late have apparently also been aimed at showing the obstacles encountered in the reparations payments.

EXCHANGE SEAT $79,000.

One Sale $1,000 Below the Last Transfer, Other at $80,000.

Two memberships of the New York Stock Exchange were posted for transfer yesterday, one for a consideration of $79,000, which represented a drop of $1,000 from the last previous sale, and the other for $80,000.

The seat of Edward Posner was posted for transfer to Edwin D. Blementhal and that of Robert J. Herts to George H. Andrews.

BROWNE SERVES CRAIG.

Controller Must Show Cause for Ignoring Order on Budget.

Stewart Browne, President of the United Real Estate Owners' Association, announced last night that he had succeeded in serving an order to show cause on Controller Charles L. Craig.

"Supreme Court Justice Hotchkiss today signed an order directing the Board of Estimate to show cause why it should not be punished for contempt of court in not obeying the order of Supreme Court Justice Mullan to reinstate the $4,500,000 pension and retirement fund items which were illegally deducted from the 1922 budget and used to increase other expenditures," said Mr. Browne.

"As Controller Craig refused to be served in his office with Justice Mullan's order, no effort had been made to serve him in his office with the contempt order, and I served him personally at 9:35 tonight at Yorkville Casino, Eighty-sixth Street, near Third Avenue, where he was scheduled to speak."

JUSTICE MINISTRY URGED BY CARDOZO

Judge Would Have Commission to Bring Co-operation Between Legislature and Courts.

OPPOSES JUDGE-MADE LAW

Says Some Court Rules Are Snares—Wants Law True to Ideals of Justice.

Judge Benjamin N. Cardozo of the Court of Appeals, in delivering the third of the Bar Association lectures for the year, last night at the auditorium of the association, advocated the establishment of a commission to be known as a Ministry of Justice to bring about more effective co-operation between the Legislature and the courts. Judge Cardozo said that such a reform had impressed itself upon him in his judicial work as "vital to progress in the law," which would enable the courts to "fight anachronism and injustice undistracted by conflicting promptings of justice and logic."

Judge Cardozo said that the tendency of the present law, established without expert guidance, "is to patch the fabric and mar when it should mend." The remedy, he said, is a Ministry of Justice, which will supply the necessary mediation between the Legislature and the courts and will be constituted of a "group of men who will watch the law in action and will report such change as is needed when its function becomes deranged."

"The courts and the judicial processes are now subjected to a strain that is as needless as it is wearing," he said. "It is not surprising when there is a break. Legislation is needed which will suppress the sources of Judge-made law. There are rules which the courts feel obliged to follow today which are encumberances and snares. A detached observer should have the official duty of viewing the operation of a rule in its entirety, and not as Judges view it, in sections, and he should be ready with warnings and suggestions."

Judge Cardozo said that the Ministry of Justice which he has in mind should be a commission of not less than five members, three of whom should be members of the Faculties of three leading law institutes, and one member each representative of the bench and of the bar. They should not only watch the workings of the law as it is administered day by day, but study the law reviews and the publications of learned men and consult with legal scholars, he said.

"Men are insisting as never before that the law be made true to its ideals of justice," concluded Judge Cardozo. "The Legislature might reject the suggestions made by such a ministry, but the lines of communication would be open."

More than 1,000 members of the Bar Association, including many Supreme Court Justices, enthusiastically endorsed Judge Cardozo's suggestions.

HOOPER TALKS ON RATES.

Tells Chicago Traffic Club Wages Cannot Depend on Freight Charges.

CHICAGO, Nov. 3.—Railroad employes are morally bound to give the public efficient and uninterrupted service and share with the railroad managements responsibility to the people, Ben W. Hooper, former Governor of Tennessee and member of the public group of the Railroad Labor Board, said today before the Chicago Traffic Club.

"Upon the theory that railways are public utilities, enjoying under their franchises a practical monopoly, the right of eminent domain and other powers, the Government has assumed the right to regulate the carriers in numerous particulars," Mr. Hooper said.

"It seems to me that this theory is applicable to the employes also, for the Government has bestowed uopn the employes the highest dignity and power ever conferred upon labor in any land. The Transportation act places the carrier and its employes in a contractual relationship. It is this recognition of the rights of labor, coupled with a guarantee of judicial protection against arbitrary and unfair treatment, which in my judgment makes it morally obligatory upon the employes to give the public efficient and uninterrupted service as it is upon the railway management."

Mr. Hooper maintained that the proposal to invest the Interstate Commerce Commission with power to fix wages was unsound.

"The fixing of wages cannot be made to depend on freight rates," he said. "It does not necessarily follow that a reduction in rates justifies a reduction in wages. It may or it may not. It must be remembered that the carrier gets the direct benefit of every cent of a wage reduction. But the public gets the benefit of a rate reduction.

"If the Interstate Commerce Commission were empowered to fix wages it would have to do it on the same basis on which it is now done by the Labor Board, and not upon the basis of freight rates."

SAYS COERCION MUST CEASE

G. R. Meyercord Demands That Permanent Lesson Be Taught to Unions

BOSTON, Nov. 3.—George R. Meyercord, President of the Illinois Manufacturers' Association, addressing the Boston Chamber of Commerce at luncheon today, said the railroad brotherhoods "must be taught a lesson and a permanent one.

"They will have to learn," he said, "that their entire policy of coercion of the Government must cease. The Government, through the Railroad Labor Board, must permit manufacturing interests to appear and present proof of what private enterprise can afford to pay and is paying in the way of deflated wages in industrial crafts similar to crafts employed by the railroads in their shops.

"For the Railroad Labor Board to establish a wage rate for a carpenter, machinist, boiler maker, &c., means establishment of that rate for private industry. It is self-evident that with the first reasonably large demand for labor, private industry's costly effort in effecting a necessary deflation of wages will have been completely in vain unless the Railroad Labor Board keeps hands off competitive labor rate making."

TO STUDY UNEMPLOYMENT.

Hoover Calls Standing Committee of President's Conference.

A meeting of the Standing Committee of the President's Conference on Unemployment has been called by Secretary Hoover to meet in the Engineering Societies Building, 29 West Thirty-ninth Street, today at 10 o'clock.

The progress of emergency measures to meet the present situation will be placed before the committe, and special committees will be selected to begin the study of the seasonal and cyclical phases of the unemployment problem in order to establish steady employment.

Montgomery, Ward & Co. Sales.

Sales of Montgomery, Ward & Co. in October were $7,604,031, compared with $5,687,895 in October, 1920. For the ten months ended Oct. 31 sales were $60,950,454 against $91,386,436 for the same period of 1920.

LESS THAN $1 FOR WHEAT AT CHICAGO

Wave of Liquidation Sweeps All Grain Prices to Lowest in Many Years.

FURTHER DROP PREDICTED

James A. Patten Says He Hasn't a Nickel in Wheat Because He's "Afraid of It."

CHICAGO, Nov. 3.—A wave of liquidation swept over all of the markets, with wheat, oats and rye and December corn down to a new low for the season, May corn equaling the old low. The lack of support combined with persistent selling by all classes of traders forced values off rapidly till December wheat touched 99 cents, the lowest since October, 1915. December corn, at 44¾ cents, dropped to the lowest since December, 1910, and oats, at 30¾ cents, made a new low since December, 1912.

There was little actual change in the character of the news but there was a noticeable lack of support after the early buying subsided, and a majority of the pit element who were buyers early went over on the short side later. A house with New York connections that is regarded as having been the largest long in December wheat, led the selling from the start, and the leading local interest was buying and selling on a liberal scale, short lines being covered and then put out again when the market weakened.

While there is an undercurrent of bullishness among commission houses and the local professionals, few have the courage of their convictions, and, unless the decline is checked, it is believed that some revision in views regarding the general business outlook will be necessary, as corn is now selling at 17@22c per bushels in parts of Oklahoma. The action of the stock market, with reports of better business conditions, have been ignored by the trade.

Wheat closed with net losses of 2⅝@3c, while corn was off 1⅛@1⅞c, oats ⅝c, and rye 3¼@4⅝c. Houses with seaboard connections were the sellers of rye and found support lacking. Export demand was lacking, with sales of 350,000 bushels Manitobas. Minneapolis December was off 4½c and closed only ⅛c over the May with millers on the selling side.

The slow demand for flour in the Northwest is responsible for the weakness there. Storage room at Minneapolis is getting scarce and oats are being sent from there to Duluth. The failure of a bank in Oklahoma and one in Minnesota, combined with the break in marks and the report that Germany had bought new crop Argentine wheat for January-February shipment at equal to 93 cents for No. 2 hard in store at Chicago, were the main depressing influences. Dry talk from Kansas was ignored.

James A. Patten, grain king, who, in other years, made millions out of the market, was among those on the side lines who watched the wheat price go down.

"I haven't got a nickel in the wheat market. I was afraid of it," remarked the man who, by his operations, was once the most feared trader in the pit.

"And wheat won't stop at a dollar," he predicted. "It will go down much further. There isn't any consumptive demand to bolster up the market—nothing to hold up the price. European credit is shot so short that we cannot look for an export demand to hold up the market.

"Farmers once regarded dollar-a-bushel wheat as an ideal. It was their battle-cry, but now it doesn't pay the cost of grwoing," he added.

Leading interests were on the selling side of December corn, which dropped to around 6 cents under May. Long grain came out freely from the start and the trade had the impression that a local house which has been talking bullish of late had started to liquidate. Domestic cash demand was slow.

Primary arrivals of wheat today were 1,101,000 bushels; week ago, 1,393,000; last year, 1,594,000. Shipments were 1,076,000 bushels; a week ago, 1,122,000; last year, 905,000.

Corn receipts were 418,000 bushels; a week ago, 656,000; last year, 489,000, and shipments, 416,000 bushels; a week ago, 198,000; last year, 364,000.

Today's Chicago prices for the principal commodities were as follows:

WHEAT.

	High.	Low.	Close.	Prev. Close	Last Year.
Dec.	$1.02⅝	.99	.99⅜	$1.02	$2.00¾
May	1.07½	$1.03⅜	$1.04	1.07	1.94¾

CORN.

	High.	Low.	Close.	Prev. Close	Last Year.
Dec.	.46⅞	.44⅜	.44⅝	.46¼	.82¾
May	.52¼	.50⅜	.50⅜	.51⅞	.88

OATS.

	High.	Low.	Close.	Prev. Close	Last Year.
Dec.	.31⅛	.30¾	.31	.31⅝	.53¾
May	.36⅝	.35⅜	.35⅝	.36⅜	.59

RYE.

	High.	Low.	Close.	Prev. Close	Last Year.
Dec.	.77½	.72⅜	.73¼	.77⅜	1.67½
May	.82	.77¼	.77¼	.81½	1.57½

PROVISIONS.

	High.	Low.	Close.	Prev. Close	Last Year.
Lard—					
Jan.	8.77	8.75	8.75	3.75	16.82
May	9.17	9.17	9.17	9.20	15.90

Pure Oil Stock Deal Confirmed.

The transaction under which the Pure Oil Company has taken over a block of the stock of the Humphreys-Mexia interests was confirmed yesterday by B. G. Dawes, President of the Pure Oil Company. In his statement he says that the deal has been under consideration since June and was closed as a result of his company's investigation of the acreage involved.

The Pure Oil Company through the deal purchased $7,000,000 of the treasury stock of the Humphrey-Mexia and Humphrey-Texas companies, the entire purchase price going into the treasuries of these companies.

Warns of Reserve $10 Counterfeit.

A description of a new $10 counterfeit note which is in circulation has been sent to all banks, trust companies and savings banks in the Second Federal Reserve District by the Federal Reserve Bank of New York. The note is on the Federal Reserve Bank of Chicago, check letter "C"; W. G. McAdoo, Secretary of the Treasury; John Burke, Treasurer of the United States; portrait of Jackson. The face of the counterfeit is photograph. The number of the specimen in the hands of the authorities is G29506909A.

A Reserve Bank's Diagnosis.

The Philadelphia Reserve Bank, tabulating the state of demand and the tendency of prices in thirty separate lines of business, states that demand is "good" in nine of them, "fair" in sixteen and "poor" in three. Prices as compared with the preceding monthly bulletin are higher in two lines of trade, "slightly higher" or "firm to higher" in three, "firm" in eighteen, "slightly lower" in two and "lower" in three.

The Course of Trade Recovery.

The summary of trade conditions in the eastern district by the Philadelphia Reserve Bank in its monthly bulletin for the end of October states that "further progress toward business recovery was made during the past four weeks by all save a very few industries and trades, but the improvement was not relatively so great as that of September or of August, nor did all industries share in it to a like degree."

COMMODITY PRICES.

Losses General in the Grains—Dairies, Provisions and Metals Firm.

With December wheat going under one dollar per bushel in the Chicago market yesterday, the lowest since prewar days, the cash grains dealt in on the local wholesale markets were sympathetically weak, wheat, corn, oats and flour reacting from Wednesday's levels by good-size price declines, wheat, in fact, touching a new low for the last several years at $1.08½, and oats and flour getting down to bottoms made earlier in this year.

No other changes of importance occurred, except coffee, which declined fractionally from its high price, and a small size drop in spot cotton. The provisions, dairy products and metals were unchanged.

Following are the cash prices for the principal commodities in the wholesale market at the close of business Thursday, a week before and a year ago:

	Nov. 3, 1921.	Oct. 27, 1921.	Nov. 2, 1920.
FOODSTUFFS—			
Wheat, No. 2 red	$1.08½	$1.14¼	$2.26
Corn, No. 2 yellow	.62¾	.64	1.12¼
Oats, No. 2 white	.44	.45½	.68½
Flour, Minn. patent	7.75	7.75	11.75
Coffee, No. 7 Rio	.08⅝	.07⅝	.08
Sugar, granulated	.052	.052	.10½
Butter, cream, 92 score	.46½	.48½	.63
Eggs, fresh-gathered firsts, per dozen	.56	.58	.75
Lard, Mid. W	10.35	10.45	20.50
Pork, mess	25.25	25.25	30.00
Beef, family	16.00	16.00	26.00
METALS—			
Iron, 2X, Philadelphia	23.50	23.50	48.79
Steel billets, Pitts	29.00	29.00	55.00
Lead	4.70	4.67½	7.25
Copper	12.75	12.62½	15.00
Tin	28.00	28.00	38.33
TEXTILES—			
Cotton, mid. upland	18.85	19.60	21.65
Printcloths	.06¼	.06¼	.07

Highest and lowest prices for the year 1921 to date are as follows:

	—Highest—		—Lowest—	
Wheat (new)	$1.46½	July 14	$1.08½	Nov. 3
Wheat (old)	2.12	Jan. 12	1.42	July 5
Corn	.96¾	Jan. 3	.61¼	Oct. 14
Oats	.60¾	Jan. 8	.44	Oct. 17
Flour	10.50	Jan. 18	7.75	Oct. 19
Coffee	.09	Nov. 2	.05⅝	Mar. 13
Sugar	.08¼	Mar. 18	.052	June 23
Lard	13.85	Jan. 7	9.50	May 31
Butter	.57	Jan. 3	.29	May 30
Eggs	.79	Jan. 7	.28½	May 25
Pork	32.50	Feb. 2	24.00	July 19
Beef	29.00	Jan. 28	14.00	July 9
Iron	33.25	Jan. 25	19.75	Aug. 11
Steel	43.50	Jan. 8	29.00	Sep. 9
Lead	5.25	Jan. 19	4.00	Feb. 28
Copper	13.00	Jan. 4	11.75	Mar. 11
Tin	39.50	Jan. 10	26.25	Aug. 2
Cotton	21.55	Sep. 27	10.85	June 20
Printcloth	.06½	Oct. 1	.04¼	June 24

MISCELLANEOUS MARKETS.

COTTONSEED OIL.

The cottonseed oil market closed easy, 5 to 10 points net lower.

	High.	Low.	Close.	Closing Bid.
Spot	...	...	[illegible]@8.75	8.40
November	...	...	8.30@8.60	8.40
December	8.58	[illegible]	8.53@8.55	8.63
January	8.72	[illegible]	8.68@8.70	8.77
February	8.75	[illegible]	8.75@8.78	8.80
March	8.95	[illegible]	8.90@8.91	8.98
April	...	...	8.93@8.97	9.00
May	9.14	9.08	9.09@9.10	9.16
June	...	...	9.15@9.23	9.20

COFFEE

The coffee market closed steady, 2 to 14 points net lower.

	High.	Low.	Close.	Prev. Close.	Last Year.
December	8.68	8.49	8.65	8.74	7.97
March	8.55	8.12	8.30	8.43	8.67
May	8.25	8.15	8.25	8.32	8.99
July	8.15	8.07	8.28	8.33	9.30

SUGAR

The raw sugar market closed steady, 1 to 3 points net higher.

	High.	Low.	*Close.	Prev. Close.	Last Year.
December	2.43	2.41	2.43	2.41	7.08
January	2.35	2.35	2.34	2.31	7.06
March	2.29	2.29	2.29	2.27	6.98
May	2.39	2.38	2.37	[illegible]	7.10

*Closing bid.

PRODUCE MARKETS

BUTTER—Receipts yesterday, 9,156 packages. Market barely steady, but without quotable change. Creamery, higher than extras, lb., 47@47½c; extras, 92 score, 46¼@46½c; firsts, 38@45½c; seconds, 34@37c; lower grades, 32@33½c; unsalted, higher than extras, 48½@49½c; extras, 47½@48c; firsts, 38@46½c; seconds, 34@37c; State dairy, tubs, finest, 45@46c; good to prime, 39@44c; common to fair, 32@38c; ladles, current make, extras, 35@36c; firsts, 32@33c; seconds, 30½@31c; lower grades, 28@30c; packing stock, current make, No. 1, 31c; No. 2, 29½@30c; lower grades, 26@29c.

EGGS—Receipts yesterday, 15,887 cases. Very high grade eggs scarce and firmer; lower grades over-plentiful; storage steady. Fresh gathered, extras, dozen, 63@65c; extra firsts, 58@62c; firsts, 51@56c; seconds, 45@50c; trade eggs, 35@38c; dirties, regular packed, No. 1, 33@35c; No. 2 and poorer, 23@32c; checks, fair to choice, dry, 29@31c; sterilized, held, whites, 45c; refrigerator eggs, charges paid to expiring dates, special marks, fancy, 38@39c; firsts, 35@37c; seconds, 31½@34c; refrigerator white eggs, 33@45c; white eggs, sterilized, fancy, 52@54c; average prime, 48@50c; brown and mixed colors, 40@42c; fresh, N. J., hennery whites, extra fancy candled selections, 95c; nearby and nearby Western hennery whites, average extras, 88@90c; extra firsts, 82@86c; firsts, 75@80c; gathered whites, firsts to extra firsts, 75@86c; under grades, 55@72c; pullets' eggs, 50@65c; Pacific Coast, white, extras, 88@90c; extra firsts, 82@85c; firsts, 75@80c; under grades, 60@72c; pullets, 54@58c; other Western and Southern, gathered whites, 55@75c; nearby and nearby Western hennery browns, extra, 68@72c; brown and mixed colors, gathered extras, 63@65c; firsts to extra frists, 52@62c.

NEW INCORPORATIONS

New York Charters.
Special to The New York Times.

ALBANY, Nov. 3.—Forty-four new corporations, with an aggregate capitalization of $1,667,600, were chartered today. They include:

Riverdale Cafeteria, Manhattan, $25,000; M. Rosenberg, E. Oshinsky; attorney, I. M. Breadstone, 302 Broadway.

Graffin & Reiffel, Manhattan, women's dresses, $5,000; J. and R. Graff, I. Reiffel; attorney, M. Rosenthal, 489 Tremont Av.

S. M. & S. Leather Goods Co., Manhattan, $20,000; H. Samlon, D. Miller, C. Seldenberg; attorney, A. Mannheimer, 50 Pine St.

Maille Theatre Co., Brooklyn, $10,000; M. Mass, B. Goldstein; attorney, D. Lisnow, 135 Broadway.

Boller Repair Co., Manhattan, $5,000; H. and E. Del Mar, W. A. Van Ness; attorneys, Van Ness & Van Ness, 220 Broadway.

Ullman & Bergman, Manhattan, make knit goods, $10,000; S. A. Ullman, L. I. Bergman; attorney, R. Copland, 152 West 42d St.

Richmond Furniture Corp., Port Richmond, $20,000; P. and G. A. Reinherz; attorney, S. Horwech, Newark, N. J.

Lovegrove-Bedworth Co., Manhattan, old furniture, $20,000; A. L. and R. Pickard Jr., A. V. Renzulli; attorneys, H. Campbell & Son, 140 Nassau St.

Standard Armature Winding Machine Co., Manhattan, $10,000; P. F. Rhoades, W. M. Welling; attorney, J. B. Hand, 52 Wall St.

Kamchatka Fur Co., Manhattan, $20,000; P. Gross, E. S. Greenbaum, J. Stein; attorneys, Greenbaum, Wolff & Ernst, 7 Dey St.

Landview Realty Corp., Manhattan, $15,000; A. A. Zerilli, C. F. Heitman, R. Arnold; attorneys, Barbieri & Zerilli, 313 West 42d St.

Gamut Tavern, Manhattan, $5,000; A. K. Mayer, C. F. Heitman, T. A. Muir; attorneys, Barberi & Zerilli, 313 West 42d St.

Photocraft Productions, Manhattan, 250 shares common stock, no par value; active capital, $25,000; N. and M. Hirsh; attorney, B. H. Bernstein, 1,476 Broadway.

Capital Restaurant and Rotisserie Co., Manhattan, $5,000; I. and N. Joslin, W. J. W. Palmer; attorney, C. V. O. Hughes, 322 West 42d St.

Harris & De Salvo, Manhattan, woman's clothing, $5,000; W. Harris, M. De Salvo, L. Levine; attorney, L. I. Isquith, 299 Broadway.

Enright Sales Co., Babylon, autos, $10,000; A. and L. Enright Jr., F. J. Ferris; attorney, R. J. Byrne, 149 Broadway.

Leray Supply Co., Evan Mills, Jefferson Co., milling and farm produce, $25,000; O. S. Rickard, C. L. Cocagne, S. N. Gould; attorney, B. A. Gray, Watertown.

Camp Jened, Manhattan, for boys and girls, 500 shares preferred stock, $100 each, 100 common, no par value; active capital, $50,000; E. J. and S. I. Fast; attorney, I. I. Komito, 305 Broadway.

F. G. I. Delicatessen Co., Manhattan, $20,000; J. and H. Fine, A. Plonsky; attorney, M. Shapiro, 271 Broadway.

Arabian Fruit Bar Co., Manhattan, candy, $10,000; W. T. Webster, P. Korblett, N. Behan, attorney, S. G. Litwin, 1,475 Broadway.

Gesco Realty Co., Manhattan, $25,000; G. E. Sealey, H. Rose, F. J. Kinsley; attorneys, Donnelly & Kadel, 2,804 3d Av., Bronx.

Alexander's Men's Shop, Brooklyn, $5,000; E. Rapport, E. Wache; attorney, A. F. Cowen, 50 Union Square.

H. C. Riis & Sons, Floral Park, construction and mill work, $10,000; H. C. and H. R. Riis, M. Gudmundsson; attorney, A. W. Ladd Richmond Hill.

Remus, Grey & Co., Manhattan, exporting and importing, $100,000; E. Remus, A. J. Grey, H. F. Gilbert; attorney, I. L. Broadwin, 55 Liberty St.

Carson Realty Co., Long Island City, $10,000; J. and E. Greer, M. Jack; attorney, J. E. Willcox, Long Island City.

Dorsch Baking Co., Manhattan, $50,000; A. C. Brown, E. F. MacDonald, G. W. Smith; attorney, H. H. Feigin, 261 Broadway.

Howard Jewelry Shop, Syracuse, $5,000; J. D. Wilson, H. Weinberg, H. G. Keidan; attorney, L. C. Grossman, Syracuse.

Interstate Vigilance Commission, Manhattan, information service for stock purchasers, $5,000, M. Greenbaum, C. Grad; attorney, R. Greenbaum, 277 Broadway.

White House Holding Corp., Brooklyn, contracting, $10,000; H. and P. Schwartz, C. J. Davis; attorney, M. N. Koven, 215 Montague St., Brooklyn.

Pennsylvania Waist Co., Manhattan, $20,000; M. L. Rosenstein, C. Rothaus, A. C. Smith; attorney, A. Palmer, 320 Broadway.

Oswego Factories Corp., Manhattan, realty, $1,000,000; A. R. Oakley, C. A. Cole, R. A. Vanvoorhis; attorneys, Frost, Watson & Sharp, Albany.

Earle Printing Corp., Albany, $10,000; W. and A. Boyd, G. H. Earle; attorney, M. T. Bender, Albany.

Capitol Building Supply Corp., Albany, $25,000; B. J. Vanderpool, J. C. Johnson, R. C. Williams; attorney, M. V. Ryan, Albany.

CAPITAL INCREASES.

Rialto Motors Corp., Manhattan, $10,000 to $100,000.

Kane Kostumes, Manhattan, $30,000 to $60,000.

Haas & Schwab, Manhattan, $2,000 to $20,000.

Gemart Jewelry Mfg. Co., Manhattan, $6,000 to $20,000.

Army Merchandise Co., Manhattan, $1,000 to $10,000.

NAME CHANGE.

Metropolitan Credit Corp., Del., to Metropolitan Finance Corp.

DESIGNATIONS.

Cornerstone Mortgage Corp., Del., $100,000; rep., B. E. Austin, Babylon.

Rinaldi & Guardo, Del., operate ships and boats, $500,000; rep., S. Guardino, 647 Smith St., Brooklyn.

Becker Paper Corp., Mass., $50,000; rep., E. W. Miller, 350 Madison Av.

R. Williamson & Co., Ill.; new rep., A. Wahle, 224 Fifth Av.

DISSOLUTIONS

Flatwork Club of New York and Vicinity, Manhattan

Automobile Owners' Supply Depot, Manhattan.

Construction Supply Corp. of America, Manhattan.

Francis H. Love Co., Manhattan.

Henry Kryn, Manhattan.

Lynbrook Mfg. Co., Manhattan.

Richard W. Hook & Co., Buffalo.

Wayne Export and Engineering Corp., Lyons. Wayne Co.

Niagara Bag and Paper Co., Tonawanda.

New Jersey Charters.
Special to The New York Times.

TRENTON, Nov. 3.—New charters granted:

Haberland Manufacturing Co., Jersey City, chemical, $1,200,000; William H. Fain, Paul C. Whippl, New York; Paul Haberland, Jersey City.

Nottingham Rubber Co., Trenton, manufacture, $500,000; Francis Fiske, I Alexander, Trenton; Samuel H. Bell, Reading, Pa.

General Sales Promotion Co., Camden, advertising, $25,000; Edwin Norbell Davison, Jesse Bingham, William S. Barnell, Camden.

Delaware Charters.
Special to The New York Times.

DOVER, Nov. 3.—Charters filed:

Kenma Corp., films, $3,300,000; Walter Neale, Brenda M. Kirk, Nicholas Lutz, New York, attorney, United States Corporation Co.

Sooner Oil Corp, $1,500,000; attorney, Corporation Service Co., Wilmington.

Morina Manufacturing Co., clocks, watches, $750,000; attorney, Corporation Guarantee and Trust Co., Phila.

Westland Oil Corp., $300,000; attorney, Delaware Registration Trust Co., Wilmington.

Chemical Oil Refining Co., $300,000; attorney, Colonial Charter Co., Wilmington.

Recording Mechanism Corp., $300,000; attorney, Corporation Guarantee and Trust Co., Phila.

Enah Products Co., cleaning compounds, $250,000; attorney, Corporation Guarantee and Trust Co., Phila.

Three Bridges Oil and Gas Co., $240,000; attorney, Registrar and Transfer Co., Wilmington.

English Construction Co., $100,000; attorney, Corporation Service Co., New York.

Savcole Co. of America, devices for heaters to save coal, $60,000; attorney, Corporation Guarantee & Trust Co., Philadelphia.

Miles-On Co., tires, $60,000; Kenneth L. Eddy, Arthur W. Rennacker, John L. McDonnell, Detroit; attorney, Corporation Trust Co. of America.

S. C. Tarrant Co., lighting fixtures, $50,000; attorney, Colonial Charter Co., Wilmington.

Manchester Mining Co., $40,000; attorney, Corporation Service Co., Wilmington.

Consolidated Vending Co., vending machines, $16,000; attorney, Horace G. Eastburn, Wilmington.

United Fruit Tanker Corp., ship owners, $10,000; attorney, Corporation Trust Co. of America, Wilmington.

Franklin Petroleum Refining Corp., $10,000; attorney, Delaware Registration Trust Co., Wilmington.

Newark Ice Cream & Confectionery Co., $5,000; attorney, Delaware Registration Trust Co., Wilmington.

CAPITAL INCREASE.

American Steel & Iron Products Co. to the Stratman Motor Car Co.; $2,000,000 to $5,000,000.

MEETINGS AND ELECTIONS.

OFFICE OF
THE UNION TRUST COMPANY OF PITTSBURGH, TRUSTEE.
Pittsburgh, Pennsylvania.
Pittsburgh, Pa., November 1st, 1921.
Notice to Holders of
NEW YORK SHIPBUILDING CORPORATION
First Mortgage Thirty-Year Five Per Cent. Sinking Fund Gold Bonds
Dated November 1st, 1916
Due November 1st, 1946

Pursuant to Section 1 of Article Four of the mortgage of the New York Shipbuilding Corporation to The Union Trust Company of Pittsburgh, Trustee, dated November 1st, 1916, securing its First Mortgage Thirty-Year Five Per Cent. Sinking Fund Gold Bonds the undersigned Trustee hereby gives notice that the bonds of such issue will be purchased by the Trustee for the Sinking Fund provided in said mortgage, to an amount sufficient to exhaust One Hundred Eighty-Seven Thousand Five Hundred ($187,500.00) Dollars, being the moneys now held by it in such Sinking Fund. The Trustee hereby invites from the bondholders offers for the sale to it on November 23rd, 1921, of such bonds. As provided in said mortgage, such offers shall in each case be for all or any part of the bonds so offered. The lowest offers to the aggregate amount not exceeding an amount sufficient as nearly as may be to exhaust such moneys now held in the Sinking Fund will be accepted, provided that the price or prices accepted will in no event exceed, in addition to accrued interest, one hundred two and one-half (102½%) per centum.

As soon as may be on or after November 16th, 1921, the undersigned Trustee will notify bondholders whose offers are accepted, so that delivery of the bonds covered by such acceptances may be made to the Trustee at its office in Pittsburgh, Pennsylvania, on November 23rd, 1921.

All offers must be in writing, be enclosed in sealed envelope, state the number or numbers of the bonds offered, and name the price or prices at which the same are offered.

All offers must be received at the office of the Trustee on or before noon of November 16th, 1921.

THE UNION TRUST COMPANY OF PITTSBURGH, TRUSTEE.

PENN SEABOARD STEEL CORPORATION.

Notice of Special Meeting of the Stockholders

To the Stockholders of PENN SEABOARD STEEL CORPORATION:

NOTICE IS HEREBY GIVEN that a special meeting of the stockholders of PENN SEABOARD STEEL CORPORATION will be held at the principal office of the Corporation, No. 2 Rector Street, in the Borough of Manhattan, City, County and State of New York, on the 14th day of November, 1921, at 11:30 o'clock in the forenoon of said day, for the following purposes:

(1) Voting upon a proposition to amend the certificate of incorporation of the Corporation so as to increase the number of shares which the Corporation may issue from 350,000 to 700,000 shares, all of said shares to be without nominal or par value;

(2) Transacting such other and further business as may properly come before said meeting.

By order of the Board of Directors.
Dated, October 26, 1921.
J. B. WARREN, President.
C. F. JEMISON, Secretary.

NORTHERN SECURITIES COMPANY

Hoboken, N. J., October 7, 1921.

The annual meeting of the stockholders of the Northern Securities Company will be held at the office of the Company at 51 Newark Street, Hoboken, New Jersey, at 12 o'clock noon, November 14, 1921, for the election of two Directors to serve for three years and for the transaction of such other business as may be brought before the meeting.

NICHOLAS TERHUNE, Secretary.

MEETINGS AND ELECTIONS.

PENN SEABOARD STEEL CORPORATION.

Notice of Special Meeting of the Stockholders

To the Stockholders of PENN SEABOARD STEEL CORPORATION:

NOTICE IS HEREBY GIVEN that a special meeting of the stockholders of PENN SEABOARD STEEL CORPORATION will be held at the principal office of the Corporation, No. 2 Rector Street, in the Borough of Manhattan, City, County and State of New York, on the 14th day of November, 1921, at 11 o'clock in the forenoon of said day, for the following purposes:

(1) Voting upon a proposition to alter the certificate of incorporation of said Corporation by striking out paragraph numbered "FOURTH" of said certificate of incorporation, which, as amended, now reads as follows:

"FOURTH: The amount of the capital with which the company will carry on business is One Million, seven hundred and fifty thousand dollars ($1,750,000)."

and inserting in the place and stead thereof the following:

"FOURTH: The amount of stated capital with which the Corporation will begin business is One thousand dollars ($1,000), and the Corporation will carry on business with a stated capital which shall not be less than the aggregate amount of the preference to which all issued and outstanding stock having a preference as to principal is entitled, and in addition thereto the sum of Five dollars ($5.00) in respect to every share of stock issued and outstanding other than stock having a preference as to principal and such additional amount as from time to time may by resolution of the Board of Directors of the Corporation be transferred thereto."

(2) Transacting such other and further business as may properly come before said meeting.

By order of the Board of Directors.
Dated, October 26, 1921.
J. B. WARREN, President.
C. F. JEMISON, Secretary.

POCAHONTAS CONSOLIDATED COLLIERIES COMPANY, INCORPORATED, FIFTY YEAR FIVE PER CENT. GOLD BONDS, DUE JULY 1, 1957.

Notice is hereby given, pursuant to the terms of the Mortgage dated July 1st, 1907, that the undersigned, as Trustee, will receive sealed proposals up to 3:00 P. M. on the 8th day of December, 1921, for the sale to it of bonds as above described, sufficient to use the sum of $46,805.67. The undersigned reserves the right to reject any or all tenders, in whole or in part.

THE NEW YORK TRUST COMPANY, Trustee.
By A. C. DOWNING, JR., Assistant Secretary.
New York, October 27, 1921.

NOTICE OF ADJOURNED ANNUAL MEETING OF STOCKHOLDERS OF AUTOMATIC WEIGHING MACHINE CO.

The Adjourned Annual Meeting of the Stockholders of AUTOMATIC WEIGHING MACHINE COMPANY for the Election of Directors for the ensuing year and for the transaction of such other business as may properly come before the meeting, will be held at the office of the Company, at No. 37 Wall Street, Borough of Manhattan, New York City, on November 16th, 1921, at two o'clock in the afternoon.

Dated November 2d, 1921.
H. D. BOWMAN, Secretary.

MANHATTAN RAILWAY COMPANY,
No. 165 Broadway, New York,
October 6th, 1921.

The Annual Meeting of the Shareholders of the Manhattan Railway Company will be held at the Company's office, No. 165 Broadway, Manhattan Borough, New York City, on Wednesday, November 9th, 1921, at 12 o'clock Noon.

A Board of Directors for the ensuing year is to be elected and three Inspectors of Election.

The Transfer Books will not close.

ALFRED SKITT, President.
F. V. TRAINQUE, Asst. Secretary.

BANKRUPTCY SALES.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy. In the matter of T. P. WALLS TOOL & SUPPLY CO., INC., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells Tuesday, November 15, 1921, by order of the Court, at 10:30 A. M., at 75 Leonard Street, Borough of Manhattan, assets of the above bankrupt, consisting of a general line of hardware, tools, desks, chairs, filing cabinets, safe, adding machines, fixtures, etc. MAX ROCKMORE, Receiver. JESSE S. EPSTEIN, Attorney for Receiver. tures, etc. LOUIS M. TAYLOR, 2 Rector Street, New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy. In the matter of SAMUEL SHAINBERG, trading as S. SHAINBERG & CO., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells this day, Friday, Nov. 4, 1921, by order of the Court, at 10:30 A. M., at 58 Greene Street, Borough of Manhattan, assets of the above bankrupt, consisting of showroom and office furniture and fixtures, electric bulbs, safe, etc. JOHN L. LYTTLE, Receiver. SHAINE & WEINRIB, Attorneys for Receiver, 299 Broadway, New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy. In the matter of BEN J. SWEETLAND, INC., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells this day, Friday, November 4, 1921, by order of the Court, at 2:00 P. M., at 95 Liberty Street, Borough of Manhattan, assets of the above bankrupt, consisting of office furniture, typewriters, safe, railings, filing cabinets, fixtures, etc. SUSAN BRANDIES, Receiver. ALEX S. MARCUSON, Attorney for Receiver, 256 Broadway, New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of CUSHMAN & DE VERNER, INC., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells Wednesday, November 16, 1921, by order of the Court, at 10:30 A. M., at 58 Greene Street, Borough of Manhattan, assets of the above bankrupt, consisting of phonographs, records, musical instruments, music rolls, sheet music, etc. JESSE WATSON, Receiver. LAWRENCE I. GERBER, Attorney for Receiver, 291 Broadway, New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of JOSEPH L. CAHN, trading as JOSEPH L. CAHN CO., Alleged Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in Bankruptcy, sells Tuesday, November 15, 1921, by order of the Court, at 10:30 A. M., at 1,161 Broadway, Borough of Manhattan, assets of the above bankrupt, consisting of silk piece goods, furniture, fixtures, etc. EDWARD R. RAYHER, Receiver. ALLEN R. MEMHARD, Atttorney for Receiver, 120 Broadway, New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of SAM W. TEICHMAN, doing business as OAKLAND MILLS, Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in Bankruptcy, sells this day, Friday, November 4, 1921, by order of the Court, at 2:00 P. M., at 36 East 20th Street, Borough of Manhattan, assets of the above bankrupt, consisting of woolens, fixtures, etc. BERNARD MacCORRY, Custodian. JOSEPH KRINSKY, Attorney for Petitioning Creditors, 320 Broadway, New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy. In the matter of R. & A. ROSENTHAL CO., INC., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells Thursday, November 17, 1921, by order of the Court, at 2:00 P. M., at 245 Seventh Avenue, Borough of Manhattan, assets of the above bankrupt, consisting of cloaks, suits, fixtures, etc. ARTHUR F. GOTTHOLD, Receiver. SILVER & MOSKOWITZ, Attorneys for Receiver, 299 Broadway, New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy. In the matter of SCHNEIDER & WASSERMAN, Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells Thursday, November 17, 1921, by order of the Court, at 2:00 P. M., at Prospect Garage, Southern Boulevard and Prospect Avenue, Borough of Bronx, assets of the above bankrupt, consisting of Studebaker sedan automobile. RICHARD O. SMITH, Receiver. ARCHIBALD PALMER, Attorney for Receiver, 320 Broadway, New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy. In the matter of KADIS & KOMEY, Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells Friday, November 11, 1921, by order of the Court, at 2:00 P. M., at 645 Broadway, Borough of Manhattan, assets of the above bankrupt, consisting of ladies' hats, millinery, fixtures, etc. BERTHA REMBAUGH, Receiver. LAWRENCE I. GERBER, Attorney for Receiver, 291 Broadway, New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy. In the matter of LOUIS MESSING, Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells Monday, November 14, 1921, by order of the Court, at 10:30 A. M., at 58 Greene Street, Borough of Manhattan, assets of the above bankrupt, consisting of shoes, rubbers, fix- Receiver. REMINGTON & MEEK, Attorney for Receiver, 141 Broadway, New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of J. ALTER & CO., INC., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in Bankruptcy, sells Tuesday, November 15, 1921, by order of the Court, at 2:00 P. M., at 15 West 30th Street, Borough of Manhattan, assets of the above bankrupt, consisting of dresses, fixtures, etc. JOHN L. LYTTLE, Receiver. SILVER & MOSKOWITZ, Attorneys for Receiver, 299 Broadway, New York.

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BANKRUPTCY SALES.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of MICHAEL OSTROW and DANIEL OSTROW, individually and as copartners, trading as OSTROW BROS., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells Wednesday, November 9, 1921, by order of the Court, at 10:30 A. M., at 1,123 Second Avenue, Borough of Manhattan, assets of the above bankrupt, consisting of chemicals, drugs, sundries, powders, perfumes, toilet articles, soaps, soda fountain, silent salesmen. Also the Receiver's right, title and interest in and to the unexpired term of the lease of said premises. MARY G. POTTER, Receiver. SHAINE & WEINRIB, Attorneys for Receiver, 299 Broadway, New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy. In the matter of JOSEPH GREENBERG, trading as ROYAL HAT MANUFACTURING CO., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells this day, Friday, November 4, 1921, by order of the Court, at 2:00 P. M., at 68 Bleecker Street, Borough of Manhattan, assets of the above bankrupt, consisting of ladies' hats, braids, samples, trimmings, machinery used for manufacturing hats, fixtures, etc. Also the Receiver's right, title and interest in and to the unexpired term of lease of said premises. SAMUEL STURTZ, Receiver. SHAINE & WEINRIB, Attorneys for Receiver, 299 Broadway, New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of WILLIAM WALTERMAN, BENJAMIN WALTERMAN and HENRY WALTERMAN, individually and as copartners, trading as WALTERMAN BROS., Bankrupt. — Chas Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells this day, Friday, November 4, 1921, by order of the Court, at 10:30 A. M., at 16 East 12th Street, Borough of Manhattan, assets of the above bankrupt, consisting of children's and babies' caps, piece goods, trimmings, office furniture, fixtures, etc. BERTHA REMBAUGH, Receiver. ROBERT P. LEVIS, Attorney for Receiver, 42 Broadway, New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy. In the matter of MORRIS RUBENSTEIN, trading as SAMPLE CLOTHING CO., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells Wednesday, November 16, 1921, by order of the Court, at 10:30 A. M., at 25 Third Avenue, Borough of Manhattan, assets of the above bankrupt, consisting of men's and youths' clothing, overcoats, fixtures, etc. Also the Receiver's right, title and interest in and to the unexpired term of lease of said premises. WILLIAM F. COLUMBUS, Receiver. JULIUS FISCHER, Attorney for Receiver, 35 Nassau Street, New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of MORRIS CHERTOK, JOSEPH PALEY and SALOMON MACHTEY, individually and as copartners, engaged in business under the name and style of CHERTOK, PALEY & CO., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells this day, Friday, November 4, 1921, by order of the Court, at 10:30 A. M., at 467 Broadway, Borough of Manhattan, assets of the above bankrupt, consisting of cotton goods, office furniture, fixtures, etc. JOHN L. LYTTLE, Receiver. YANKAUER & DAVIDSON, Attorneys for Receiver, 261 Broadway, New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy. In the matter of MORRIS L. LESSNER, DISMEY LESSNER and JOSEPH WEISSMAN, individually and as co-partners, trading as LESSNER BROS. & WEISSMAN, Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells Wednesday, November 16, 1921, by order of the Court, at 2:00 P. M., at 252 West 29th Street, Borough of Manhattan, assets of the above bankrupt, consisting of furs, skins, fixtures, etc. BERTHA REMBAUGH, Receiver. SILVER & MOSKOWITZ, Attorneys for Receiver, 299 Broadway, New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of MEYER E. KAPLAN, trading as RUGBY MANUFACTURING CO., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells Tuesday, November 15, 1921, by order of the Court, at 10:30 A. M., at 524 Broadway, Borough of Manhattan, assets of the above bankrupt, consisting of men's and boys' clothing, fixtures, etc. Also the Receiver's right, title and interest in and to the unexpired term of lease of said premises. HAROLD HARPER, Receiver. ARCHIBALD PALMER, Attorney for Receiver, 320 Broadway, New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy. In the matter of SPAETH, MacKNIGHT & CO., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells this day, Friday, Nov. 4, 1921, by order of the Court, at 10:30 A. M., at 82 Beaver Street, Borough of Manhattan, assets of the above bankrupt, consisting of desks, chairs, typewriters, cabinets, safe, stock quotation board, fixtures, etc. IDA R. ALBERT, Receiver. MAX ARENS, Attorney for Receiver, 261 Broadway, New York.

SHERIFF'S SALES.

Henry Brady SELLS this day, Friday, November 4th, at 11 o'clock in the forenoon at No. 43 Wooster St. (Warehouse), 4 cases of art engravings. Goods must be paid for in cash and removed immediately after the sale.
Sheriff's Auctioneer
DAVID H. KNOTT, Sheriff.
PATRICK F. HALLORAN, Deputy Sheriff.

BIG OFFICE BUILDING FOR MADISON AV.

Builders Buy Site for Improvement With 14-Story Structure to Cost $1,000,000.

LOWER FIFTH AVENUE DEAL

Knickerbocker Building on Lower Fifth Avenue Bought by Investors for Reported Price of $2,300,000.

A fourteen-story office building will be erected on the east side of Madison Avenue, between Thirty-ninth and Fortieth Streets, as the result of the purchase yesterday of 269 and 271 Madison Avenue by Fred F. French, the builder. The Fred F. French Construction Company is now preparing plans for the new structure which will cost $1,000,000, including the cost of land.

The property consists of a plot 67 by 100 feet, and is improved at present with two four-story brownstone dwellings. It was held at $425,000.

The Liggett estate were the owners of the property at 269, and the site at 271 formerly belonged to the Draper estate, but when sold was held by P. W. Jones and Moss Blosveren, who bought it at auction last Spring.

Negotiations are pending which may result in bringing one of the largest concerns of its kind into this block.

Harris, Vought & Co. were the brokers in the transaction. The same brokers some time ago sold the adjoining property at 273 Madison Avenue to the Rosenbach Company.

$2,300,000 Lower Fifth Av. Deal.

The Knickerbocker Building at 79 to 83 Fifth Avenue and 2 to 4 East Sixteenth Street has been purchased by Joseph & Zeamans, attorneys and investors. The building, which is a seventeen-story structure standing on the southeast corner of Fifth Avenue and East Sixteenth Street, was sold by William S. Sussman, Inc., for the Normar Real Estate Corporation, Max N. Natanson, President, at a price said to be in the neighborhood of $2,300,000.

The Knickerbocker Building has a frontage on Fifth Avenue of 106.6 feet and 159 feet on Sixteenth Street.

It is diagonally opposite the Judge building and is surrounded by low structures, giving it light on all sides. The Sussman Company has been appointed agent for the premises.

Westchester County.

A Colonial residence on Circle Road in the Overhill estate of Scarsdale was sold by Mrs. Cornelia Waring to Alfred H. Abbott for occupancy. The Fish-Garmany Realty Corporation was the broker.

Prince & Ripley sold for the Pelham Heights Land Company a parcel of land containing three lots in the Pelham Heights section to Mrs. Florence Thomas of Pelham Manor, N. Y.

Otterbourg, Steindler & Houston purchased for a client the plot 140 by 200 at the corner of Hail and Woodland Avenues, Westminster Park, White Plains, from Arthur C. Todd. The purchaser intends to erect a frame and stucco dwelling on the premises for his own occupancy.

The Colonial villa belonging to Adam Fentaloff on Chatsworth Avenue was sold to Major A. E. Tuck of New York. The asking price was $25,000. The Stilwell Realty Offices were the brokers.

Brooklyn Activity.

The three-story brick building containing one store and two apartments at 1,144 Nostrand Avenue, was sold by the Henry L. Nielson Offices for Anna M. and Pauline Williams to Mathew Berens.

The Flatbush office of Bulkley & Horton Company sold 726 Elmore Place between Farragut and Glenwood Roads, a three-story detached modern residence, for T. C. Helan to client for occupancy.

William Liss sold for the H. & H. Realty Corporation to W. Elk a two family brick house on the east side of East Tenth Street, about 270 feet north of Avenue Q, for dwelling purposes. This property was sold for $15,500.

The two-story dwelling at 168 Sullivan Street, between Bedford and Rogers Avenues, in the Crown Heights section was sold by Realty Associates to E. W. Calder.

Meyer Levinson sold 165 Rodney Street for William Kellner, and resold same to a client. It is a 4½-story brick dwelling on lot 22 by 100.

Commercial Leases.

The City Leasehold Corporation, Barnett M. House, President, has leased for a twenty-one-year term the old Park and Tilford Stables, 106 to 112 West Fiftieth Street, a four-story and basement building, on a plot of 75 by 100. The lessors are the Morania Realty Corporation. The lessees will improve the property into a high-class modern garage. The broker in the transaction was Henry N. Braude.

Charles M. De Rosa leased the three-story building at 699 Third Avenue, for a period of ten years and six months, for William H. Whiting & Co. to A. Arownowitz at an aggregate rental of $24,000.

Cohen Brothers leased the two six-story buildings at 910 to 932 Southern Boulevard from the Rotterdam Holding Company for five years at a gross rental of $250,000.

New Heights Apartment.

Paul Halpin sold to a syndicate headed by Arthur Cutler the vacant block located on 190th Street between Wadsworth Avenue and Wadsworth Terrace. The property fronts 182 feet on 190th Street and has an average depth of 68 feet. Arthur Cutler & Co. were the brokers.

The purchasers contemplate erecting one unit of five and a half stories containing sixty-six apartments. The property was held at $75,000.

GOES TO PRISON FOR LIFE.

Confessed Train Wrecker Quickly Sentenced in Michigan Court.

LAPEER, Mich., Nov. 3.—Henry W. Gates of Huntington, Ind., who confessed Monday that he wrecked a fast Grand Trunk train near here last Friday night, pleaded guilty in Circuit Court here today and was sentenced to life imprisonment in the Michigan penitentiary at Jackson.

Gates admitted that he loosened a rail, causing the train to plunge into a ditch. Three persons were injured and scores of others endangered. He also admitted to officers, the latter state, that he had derailed trains at Muncie, Ind., and Dearborn, Mich., within the last year and had attempted to wreck a train at Montrose, Mich.

Gates attributed his desire to wreck trains to the results of a sunstroke suffered several years ago. He was arrested the day following the wreck here, after being seen in the vicinity of the derailment.

The court proceedings occupied less than thirty minutes. In passing sentence Judge W. H. Williams told Gates he regarded his case as similar to that of a man who had committed murder.

Gates showed no emotion and made no statement in court aside from the plea of guilty.

THE BRONX MARKET.

Demand for Vacant Properties for Building Sites Continues Strong.

Nathan Wilson, who recently purchased the Berkeley Oval property, consisting of 114 lots at University and Burnside Avenues, has bought from the Rolah Realty Company the block front on the north side of 170th Street, from Walton Avenue to Wythe Place. The property measures 200 by 100 feet. The same buyer also bought the northeast corner of Wythe Place and 170th Street. Jacob and Emil Leitner were the brokers.

The George Goldblatt Company sold for the estate of Elizabeth T. Bell a plot of six and one-half lots on the southwest corner of Elrio Avenue and 239th Street, to a builder for improvement with private dwellings. This is the first sale of the property in thirty years.

The plot, 76 by 85 feet, at the southwest corner of Fordham Road and Davidson Avenue was sold by William Delaney to a builder.

The plot, 100 by 100 feet, on Academy Street, 100 feet west of Post Avenue, was sold by Frank Volz for Henry S. Livingston to the Ausable Realty Corporation, who have plans for the erection of a five-story apartment.

William Cannon sold for Herman Reiss to Samuel Friedenberg a plot of five lots on the easterly side of Anthony Avenue, about 151 feet south of 181st Street. It was held at $25,000.

Harry Cahn purchased from Benjamin Katz the plot on the east side of Bryant Avenue, 275 feet north of Lafayette Avenue, being 50 by 100. George J. McCafferty was the broker who negotiated the sale.

The vacant lot on the northside of 233d Street, 125 feet west of Kepler Avenue, was sold by F. W. Eggert for A. D. Williams.

The Riverdale Neighborhood Association purchased from the City Realty Company the vacant plot, 241 by 301 by irregular, at the southwest corner of Riverdale Avenue and 254th Street.

Charles Wynne and Louis H. Low sold to Michael B. McHugh, occupying the corner store at the southeast corner of Westchester and Castle Hill Avenues, at the entrance to the subway station of the Lexington Avenue subway line. The property consists of a one-story modern building, containing eight stores, on a plot 52 by 160.

The two-family dwelling at 136 East 235th Street was sold by F. W. Eggert for George Lauder to Morton Krutze.

Alexander Selkin and Samuel Hochstein sold for H. T. Haffe the five-story forty-family apartment house, consisting of three, four and five room apartments, at 1,985 Creston Avenue, on a plot 102.6 by 100, bringing in a rental of $43,000. Benjamin Antin represented the buyer. The parcel was held at $215,000.

The plot, 150 by 120, at the northwest corner of East Mosholu Parkway and Decatur Avenue, with a two-family house, with garage, has been purchased by the Stanton Improvement Corporation, D. Podolsky, President. It is intended that the building be moved to the rear of the lot and a six-story elevator apartment will be built in front.

The Namon Realty Corporation, Nathan Mondschein, President, purchased from the builders a five-and-a-half-story apartment house, housing thirty-five families, at 1,786 Vyse Avenue. The property was originally held at $165,000. Frank E. Silverman represented the buyer.

Apartment Transactions.

The five-story apartment house with stores, on a lot 25 by 100, at 1,333 Fifth Avenue, adjoining the southeast corner of 112th Street, was sold by Sherman & Kirschner for Fannie Berman to a client of A. S. Katzenstein for investment.

H. T. Wood has sold for the Capitol Holding Company, 517 West 135th Street, on plot 40 by 100, a five-story apartment house, with rental of $11,000, which was held at $65,000, to an investor.

Axel A. Olsen and S. & J. H. Albert have sold for the Long Beach Automobile and Storage Company, Inc., 102 to 104 Waverley Place, a seven-story apartment house. The property is 44 by 100 and adjoins the corner of Washington Square. Cass & Apfel were attorneys for the seller and Leo Robbins for the buyer.

Business Building Deals.

The four-story business building, on a lot 18.9 by 75 feet, at 255 West Fifty-fifth Street, was sold by J. P. and L. A. Kissling for Luke Blake.

The purchaser on expiration of lease will make extensive alterations and lease to the automobile trade.

The two six-story buildings with stores at 84 to 86 Elizabeth Street and the two four-story buildings with stores at 104 to 106 Bowery have been sold by Barnet and Mary Michalover to Antonio and Mariangela Cacciola. They front 49.6 feet on the former and 40.10 feet on the latter thoroughfare. Their total depth is 199 feet.

Harry and Fannie Wilmer sold to U. and J. Lehrman 287½ Bowery, a four-story building with stores, 16.8 by 70.2.

Prospect Hill Lots Average $1,100.

More than 1,000 people were present in the Brooklyn Real Estate Exchange Salesroom at the auction sale held by Joseph P. Day, Wednesday night, of lots in the Prospect Hill section of Jamaica. The average price per lot was $1,100.

Lots on Flushing Avenue near Ocean Avenue were bought by George Blackburne for $4,750. A corner plot at Oceanview Avenue and Lake Street sold to J. F. Kane for $7,000. Bernard Zinis, Brooklyn builder, who announced his intention of improving his purchase at once, bought a plot on Oceanview Avenue for $12,500. Another local builder, B. Palle, purchased a plot on Terrace Avenue for $5,000.

Realty Notes.

Lawrence, Blake & Jewell have placed for A. W. King a building and permanent loan of $80,000 for a term of years on the west side of Morris Avenue, 452 feet north of East Burnside Avenue, for the erection of a five-story apartment house. The building will contain thirty apartments divided into 3, 4, and 5-room suites.

George W. Sasse has negotiated a loan of $18,000 at 6 per cent. for three years for the Waralph Holding Corporation on the five-story triple flat at 2,081 Eighth Avenue.

H. T. Wood was the broker in the sale of 2,015 University Avenue, southwest corner of 180th Street, for Michael Kaufman. The property is a five-story apartment house on plot 170 by 100 renting for $58,000 and held at $350,000.

For the construction of a fourteen story apartment, 100 by 100 on the south side of Cathedral Parkway, 100 feet west of Broadway, the 610 West 110th Street Corporation obtained from the Metropolitan Life Insurance Company a building loan of $525,000. The building company, headed by Louis Gerbino, President of the Knickerbocker Fireproofing Company, bought the site last August.

Charles F. Noyes Company has placed a $500,000 loan for ten years on one of the most important apartment houses in Baltimore, Md. This house, eight-stories high, just completed, is located on St. Paul's Street Boulevard at Thirty-first Street and is close to Johns Hopkins University. The Noyes Company has placed a $50,000 loan on the Peter Kern & Co. building, Knoxville, Tenn. The Noyes Company has also obtained in connection with Anton L. Trunk a $125,000 mortgage for Warner Brothers, of Bridgeport, on 359 Broadway and 71-73 Franklin Street.

Auction Results.

AT 14 VESEY STREET.

By Henry Brady.

West 29th St., 236, s s, 338.8 ft e of 7th Av., three-story dwelling, 16.7x68.8; Philip Ziering, Inc., against Hirsch, Rosen et al.; Joseph L. Frieder, attorney; amount due, $6,999.92; taxes, &c., $522.68; to the plaintiff for $16,500.

West 110th St., 59, n s, 510 w of 5th Av., three-story dwelling, 16.8x100.11; Emily M. Bussing, as trustee, et al., against Frieda Hart et al.; Stitt & Phillips, attorneys; amount due, $10,909.31; taxes, &c., $1,140; to the plaintiff for $12,350.

By Joseph P. Day.

West 61st St., 232, s s, 325 ft e of West End Av., five-story tenement, 25x100.5; Tillie Wolf against Charles M. Siegel et al.; Bloomberg & Bloomberg, attorneys; amount due, $11,381.85; to the plaintiff for $15,000.

THREE DYCKMAN SALES.

Investors Acquire Broadway Apartments Held at $400,000.

Henrietta Goldfein and Ray Cransman sold to the Llwood Realty Company, Abraham Kahn, President, Abbey Court, at 4,040 Broadway, Libby Court at 4,048 Broadway, and Elwood Court at 108 Elwood Street. These buildings cover the plot 201.9 by 150 by 192.6 feet at the southwest corner of Broadway and Elwood Street.

The properties, which house 100 families paying an aggregate annual rental of $70,000, have been held at $410,000. They were built in 1915 by the Haven Construction Company.

The sellers in the present transaction acquired the houses in March, 1920. They were represented in today's deal by Goldfein & Weltfisch, as attorneys.

Tenement House Deals.

The four-story double tenement at 1,545 Second Avenue was sold by Duff & Conger for Anna R. King to a client.

Cleary & O'Connell sold for John A. Klauer and Frank McQuade to Thomas Bornstein the northwest corner of Eighty-third Street and Second Avenue, known as premises 1,601 Second Avenue, a four-story tenement, on lot 25.6 by 73.8.

Shaw, Rockwell & Sanford sold for H. E. Owen 420 East 119th Street, a five-story flat, on a lot 25 by 148 by irregular, to A. Russo.

Manhattan Dwelling Sales.

The four-story dwelling on lot 17 by 96, at 141 West Eighty-fifth Street, was sold by A. V. Amy & Co., for Arthur C. Brown to M. J. Dunn for occupancy.

The property was held at $35,000.

Ames & Co. have sold for the Tudor Realty Company the private dwelling at 451 West Forty-third Street to Harry Porter. The building will be improved for business and will be occupied by the purchaser.

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34 Pine St. Phone John 4168

REAL ESTATE AT AUCTION.
Auction Sale
19 Choicest Building PLOTS
Gedney Farm
Acknowledged the Best Residential Section of WHITE PLAINS
Sewers, water, gas, electricity, macadamized streets; no assessments, no pioneering.
To be sold separately to highest bidder without reserve or protection.
Election Day Nov. 8th
AT 3 P. M. ON THE PREMISES, under a tent, regardless of weather.
70% on Mortgage, or 5% discount for cash.
Maps, Terms of Sale and full information from
Chauncey B. Griffen & Co.
Realty Auctioneers
18 East 41st St., N. Y. C.
Murray Hill 9826.
Depot Plaza, White Plains, N. Y.
Phone 2450 White Plains.

REAL ESTATE WANTED.
Wanted to Buy
PRIVATE DWELLING
25 ft. x 100 ft., between 39th and 49th Sts., east of Lexington Ave. Write, stating lowest cash price.
CLARK T. CHAMBERS
30 East 42nd Street

REAL ESTATE FOR EXCHANGE.
Cash and Free and Clear Lots
valued at $170,000, located in one of the best sections of Brooklyn, with all improvements in and paid for. Will add substantial cash for good income property.
Levy Bros., 189 Montague St., B'klyn. Phone Main 745.

MANHATTAN—FOR SALE OR TO LET.
SUPERIOR 5-STORY
Brownstone 10-Family Flat.
14 rooms, steam heat, hot water supply. 33.4x100.11. Rent $7752, low. Monthly tenants. Mortgage $33,000. Price $52,000. See
CHAS. S. KOHLER, Inc.,
901 Columbus Ave. (104th). Academy 2670

WASHINGTON HEIGHTS APARTMENTS
6 sty. elev., excellent condition, rent $90,000; price $155,000, cash $20,000; fine terms.
St. Nicholas Av., 5 story, rent $7,000; price $35,000; excellent terms; mortgage.
Tax exempt, rent $28,000; price $145,000; 1st mtge. 9 years; cash $20,000.
HARRIS EXCHANGE BRYANT 310 TIMES BLDG.

BROOKLYN—FOR SALE OR TO LET.
BUILDERS' OPPORTUNITY STORE PROPERTY
Will furnish 1st and 2nd mortgages with one of the best avenue block fronts in Bay Ridge, Brooklyn; suitable for apartments and stores. Also plots suitable for apartments and one and two family houses. Easy terms to good builders.
Levy Bros. 189 Montague St., B'klyn. Phone Main 745.

TAX EXEMPT, 2 FAMILY
13 rooms and 2 baths
Up-to-date house with all improvements
ONLY THREE LEFT
REDUCED PRICES
$15,000, CASH $3,500
BUILDER 1658 78TH STREET
FT. OF WEST END SUBWAY.

QUEENS—FOR SALE OR TO LET.
HOUSE BARGAIN
$1,000 CASH, $40 MONTHLY
Buys beautiful home; tax exemption saves $2,000; driveway, steam, electricity, parquetry, enclosed veranda; near school; half hour Manhattan.
PHONE JAMAICA 4245.

AT FOREST HILLS
New corner house and garage, tax exempt, ready to be occupied; has 8 rooms and 2 baths, sun parlor, sleeping porch, every modern improvement. George C. Johnston, Owner and Builder, on premises from 1 until 5 P. M. daily and Sunday. Corner of Colonial Ave. and Euclid St. Forest Hills, one block from Boulevard.

WESTCHESTER—FOR SALE OR TO LET.
BUILDERS ATTENTION
Plots suitable for immediate improvement
Ponfield Avenue
BRONXVILLE
Easy Terms
Apply
J. CLARENCE DAVIES,
Office on the Property, or
149th Street & 3rd Avenue

TO LET FOR BUSINESS.
Lofts to Let
122 FIFTH AVENUE
13,000 square feet per floor; will divide. 3,000 feet, 5,000 feet, or otherwise to suit; fireproof; 100% sprinklers; manufacturing allowed; reasonable rents; brokers protected. Sharum, 170 Broadway. Tel. Cortlandt 7202.

B'WAY STORE
Lease for sale. For rental, in the 80's. Good location.
WOOD-DOLSON CO., INC.,
Broadway at 80th St. Tel. 1100 Schuyler

PENN. TERMINAL BLDG.
7th Ave., 30th to 31st St.
Adjoining Penn. Station and Hotel.
STORES, OFFICES
Also Top Floor, 13,000 Sq. Ft.
Inquire Supt., or Your Own Broker.

RESTAURANT, TEA ROOM, &c.
57th St., near 8th Av., large store; term lease to responsible tenant; fine kitchen and dining room space.
J. K. MOORS, 315 West 57th St.

OFFICES, $20 UP
39 EAST 27TH ST.

BUSINESS HESS PROPERTY

APARTMENTS FOR SALE OR TO LET. | APARTMENTS FOR SALE OR TO LET.

Cutting the Cost of Living

without sacrificing any of the comforts to which well-to-do people are accustomed, is made possible by the Jackson Heights Plan of Tenant-Ownership of Apartments in successful operation at
Jackson Heights
New Garden Apartments
3, 4, 5, 6, 7, 8, 9 and 10 Rooms—1 to 3 Baths
Every Room an Outside Room
A Moderate Initial Payment
will give you immediate occupancy. Small monthly payments thereafter will cover all carrying charges and pay the balance of your equity, so that in a little over six years you will own your apartment outright.
Social and Business References Required
The Newest Apartments are Tax Exempt for 10 Years
22 MINUTES FROM 42nd STREET
Golf, Tennis Courts, Children's Playgrounds, etc.
Visit Jackson Heights To-day—take Subway to Grand Central, transfer to QUEENSBORO SUBWAY (Corona Line) to 25th St. (Jackson Heights) Station—(Office Opposite Station)
Apartments Open for Inspection until 6 P. M. Daily
The Queensboro Corporation Manhattan Office 50 East 42nd St.

New 9-story Building
110 West 55th St.
Bet. 6th & 7th Aves. Nearing Completion
Unusually Attractive Apartments
3 & 4 Rooms including complete Kitchen
Rental $2,000 up.
Agents: Douglas L. Elliman & Co. 15 East 49th St. Plaza 9200
Builders: Julius Tishman & Sons 280 Madison Ave. Vander. 1977

TO LET FOR BUSINESS.
LIGHT
on 4 sides
Ground Floor & Lofts
in modern, well constructed building—high ceilings—sprinklers—ideal for all manufacturing purposes.
23,000 Feet
Ready for Occupancy
402 W. 27th St.
GREENSTEIN. Chelsea 4555

Equitable Bldg.
TO SUBLEASE
1300 Sq. Ft.
High up, immediate possession and at a most
Moderate Rental
Apply to
Wm. A. White & Sons
Established 1868
46 Cedar Street
Tel. 5700 John

6-8 East 39th St.
For Rent, 3,000 to 12,000 Sq. Ft.
IMMEDIATE POSSESSION or FEB. 1st
12 Story Modern Fireproof Structure
(100% Sprinkler)
4 Elevators. Best Service.
Permanent light on 3 sides.
Ideal Location
for Executive Offices or Showrooms
Will Rent for $2 Per Sq. Ft.
FULL COMMISSION TO BROKERS.
No Manufacturing.
Superintendent always on premises.
Daniel H. Jackson, Owner
135 Broadway. Telephone Rector 3569.

48 East 49th St.
Store and Offices
23x100. 7 story new building.
FOR RENT NOW
Apply on Premises
J. J. HEARN, Builder
Vanderbilt 8775.

Stores—Lofts
Buildings
For Rent.
MANHEIMER BROS. INC.
162 W. 34th St. Tel. Fitzroy 5660.

5-7-9 West 37th St.
Light Lofts
75x100. Possession Feb'y 1st, 1922.
SPRINKLER
H. J. Sachs & Co., 38 W. 21st St.

Brooklyn.
THREE GOOD ONES FOR MANUFACTURERS
24,000 sq. ft. $6,000 per annum; heat furnished; 2 elevators; 3 floors.
44,000 sq. ft. $14,000 net; Spklr., heat, fireproof; 300 lb. floors.
100,000 sq. ft. $25,000; Spklrs.; siding; service.
JAMES B. FISHER
174 Montague St. Main 7267

FACTORIES FOR SALE OR TO LET.
FACTORIES:—
FOR SALE OR LEASE
25,000 Sq. Ft. 2-Story Brick.
"New" Fenestra Windows.
Additional land can be had.
Sprinklered 100%.
9,200 Sq. Ft. 2-Story Brick.
"New" Fine Light.
with garage for 4 cars; high ceilings
R. E. PATTERSON
537 Manhattan Ave., Brooklyn, N. Y. Phone 2000 Greenpoint.
135 West 42d St., New York City. Phone 662 Bryant.

APARTMENTS FOR SALE OR TO LET.
24 WEST 59TH ST.
Central Park South
Running through to
21 WEST 58TH ST.
Adjoining Plaza Hotel
Apartments 2 to 4 rooms, 1 and 2 baths, some with kitchens . . . $1300 to $6000
Two doctors' offices
5 rooms and baths 2 rooms and bath
PEASE & ELLIMAN
340 Madison Avenue, N.Y.-Tel. Murray Hill 6200

Unfurnished—West Side.
The Esplanade
West End Avenue at 74th St.
The Only Strictly
Residential Hotel
in Town
No transient or seasonal guests
Unfurnished suites only
Two or more rooms with complete hotel service
Immediate possession
RESTAURANT ESPLANADE A LA CARTE AND PRIX FIXE
Several model apartments furnished by Messrs H. F. Huber & Company Now on exhibition

Wellsmore
2178 Broadway
Corner 77th St.
ONE APARTMENT
9 Rooms
3 Baths
Apply on premises or
BING & BING
119 West 40th St. Bryant 6410

840 7th Ave.
Corner 54th St.
5 Rooms
Apply on Premises or
Bing & Bing
119 West 40th St. Bryant 6410

The Clifden
264 Riverside Drive, Corner 99th Street.
8 and 9 Rooms, 2 and 3 Baths.
JOHN P. PEEL CO.
362 West 23rd Street.

Convent Av. (435) Cor. 149th St.
POSSESSION NOW.
8 and 9 rooms, elevator apt.
Apply on Premises or
BLEIMAN, 356 B'way. Tel. 7132 Spring.

APARTMENTS FOR SALE OR TO LET.
Unfurnished—West Side.
NEW 5-STORY BLDG.
610 to 618 W. 163d St.
Just West of Broadway
3, 4, 5 and 6
Large Sunny Rooms
One and Two Baths
LARGE GARDEN COURT
Ready for Occupancy Dec. 1
Agent on Premises, or
PATERNO BROS.
601 West 115th St.
Tel. 1114 Morningside.

103-5 W. 54th St.
2 Rooms and Bath
No. 44 Furnished.....$1000
3 Rooms and Bath
No. 7 Furnished.....$1000
No. 11 Furnished.....$1200
No. 41 Unfurnished.....$1300
Maid's Service Included.
Apply Supt., on Premises, or
N. A. BERWIN & CO., 103 Park Ave.

560 West End Av.
Corner 87th St.
HIGH CLASS LOCATION.
ELEGANT APARTMENTS.
2-3-4 Rooms
Foyer & Baths. Very Latest Imp'mnts
RENTS VERY REASONABLE.
Supt. on Premises
Daniel H. Jackson
135 Broadway Rector 3569.

The ARDELLE
527 RIVERSIDE DRIVE
Fireproof; best built house on Riverside Drive.
7 Rooms, 2 Baths
To Sublet
Price Upon Application to Supt.

Unfurnished—East Side.
743 Fifth Ave.
at 57th St.
Living Room, Bedroom & Bath
Maid service included.
Valet and meal service if desired.
$1800 per annum
DOUGLAS L. ELLIMAN & CO. INC.
15 East 49th St. Plaza 9200

FIVE ROOMS $145
Just renovated; large living room; roomy closets; three bedrooms; light, airy kitchen; superb location at 19 East 95th St., near 5th Avenue. Immediate Possession.

9 ROOMS—2 BATHS
Northwest Corner
PARK AVE. & 96TH ST.
Modern Elevator apartment house
$2,700 PER ANNUM
Immediate possession
J. Edgar Leaycraft & Co.
30 East 42d St.

Unfurnished—Bronx.
2312-2316 LORING PLACE
Between Fordham Road and 182d St.
Ready Nov. 1.
4 rooms..... $75 to $82
5 rooms..... 90 to 95
6 rooms..... 103 to 115
7 rooms and 2 baths.. 125 to 133
Apply Agent on Premises.

Unfurnished—Brooklyn.
Columbia Heights Apartments
68 Montague St.
Five Rooms and Bath
BING & BING
119 West 40th St., New York City.

MORTGAGE LOANS.
$750,000 TO LOAN; charges only 1 per cent. and disbursements; $200,000 for second mortgages.
Duross Co., 261 B'way. Barclay 5734.

CITY REAL ESTATE.
Manhattan—For Sale or To Let.
FIVE-STORY, 40-foot, 15-family, five-room modern apartments; rents $8,874 (about $8 room); sacrifice $49,500; mortgages $37,500, 1925; net income $3,300. 134th, near Broadway. N 175 Times.
60TH, EAST—Modern 4-story and basement 20x100; 17 rooms, 4 baths; A1 condition; terms reasonable; lease one year, furnished or for sale. Goodwin & Goodwin, 148 West 57th St. Circle 6095.
SIX-STORY elevator apartment house, 1-8, 1-5 room apartments on a floor; all improvements; price, $110,000; cash, $12,000; low rents, $21,000; netting $9,000. Coughlan & Co., Inc., 200 West 72d St.
77TH (West End)—Modern nine-room house, three baths; sell three years' lease; rent $2,400; beautiful furniture, complete, $4,500; 10th cash. Ward, Cathedral 7760.
96TH ST. (near Central Park)—14 rooms, 3 baths, 20x100; steam heat, electric light, parquet floors; sale or lease. Hines & Smith, 110 West 34th St. Fitzroy 1153.
158TH, 630 WEST—Immediate possession; free, clear private house, six bedrooms, two baths; $19,000; sale only. Owner, Room 606, 512 5th Av. Phone Vanderbilt 4230.
ST. NICHOLAS AV., 761 (private house)—3-story, 14 rooms, 3 baths, electric; immediate possession; caretaker on premises. Two-room, 3 West 101st St. Riverside 1544.
TEN rooms, two baths, electricity; excellent rooming; 145th "L;" $12,000. Audubon 2713.
908, near Broadway—11 rooms, 3 baths, 18x100; for sale, $20,500. Hines & Smith, 110 West 34th St. Fitzroy 1153.
NEAR 72d subway, dwelling, 12 rooms, electricity, parquet floors, 3 baths; will sacrifice; easy terms. Telephone Columbus 224.
GREENE ST., loft building, rents $12,000; equity $35,000; sell or exchange. M. Rosenthal, 287 7th Av. (27th). Watkins 0130.
HOUSE, Gramercy section, suitable furnished rooms or bachelor apartment. Stuyvesant 1250.
DAYLIGHT FACTORY, 14,800 square feet, Grand Central Terminal section; sell reasonably. Owner, Murray Hill 6667.
67TH ST., EAST, 20 feet near Madison; low rent; immediate. George Comfort, 489 5th Av.
PALATIAL residence site, Park Av. corner, 26x90; restricted block; interest paid on investment while carrying. A 456 Times.
FIVE FAMILIES, seven rooms, bath; 243d, steam, hot water; 60s, near Broadway. $32,000. R., 95 Amsterdam Av.
LOWER 90S (Near Madison)—Four-story, immediate purchase; $30,000. Murray Hill 1639.
LOWER 90S (Near Central Park)—Dwelling, $21,000; under value. Murray Hill 8514.
NEAR 5TH AV. (70s)—Four-story, basement; now $10,000. Murray Hill 8513.
71ST, 20 WEST—Rent, 13 rooms, 3 baths, electric light. Call 2 to 4.

Continued on Following Page.

CITY REAL ESTATE.

Manhattan—For Sale or To Let.

Continued from Preceding Page.

10-FAMILY apartment, less than price old law; St. Nicholas Terrace; refined, exclusive section, adjoining St. Nicholas Park, 2 blocks from 125th St.; built by old Scotch builder; present rentals $6,528; will sacrifice $56,500, 1 year 2d mortgage. Ryan & Co., 142 West 125th.

UNUSUAL OPPORTUNITY — Northwest corner South and 87-91 Jackson St., opposite park, six-story stores and tenements; lot 50x100; building could not be built now for $90,000; rents $8,028; price $55,000; easy terms; full commission to brokers. Excelsior Savings Bank, 23d St. and 6th Av.

62D ST., 225 East—Four-story English basement, 11 rooms, 4 baths; unusual garden; immediate possession. Open for inspection today from 2 to 4.
Joseph A. Cassidy,
200 Broadway. Cortlandt 6942.

2,119 FIFTH AV.,
southeast corner 130th St.
A three-story and basement dwelling on lot 20 ft. 5 in. by 110; possession arranged. Price and terms reasonable.
OGDEN & CLARKSON CORPORATION,
1 East 49th St. Plaza 6955.

CORNER dwelling on Riverside Drive, in the 80's, for lease, containing 16 rooms and 3 baths; a sumptuous home for responsible party; rent $8,000 per year on a 21-year lease. Apply A. V. Amy & Co., 160 West 72d St. Columbus 5809.

BROADWAY PLOT near SUBWAY STATION
100x125 FT., CORNER 237TH ST.
Splendid for tax payer.
Will sell reasonable to quick buyer.
STURGIS & LYON, AGENTS,
80 Broadway. Telephone Rector 2064.

BARGAIN—Five-story corner apartment house, in good neighborhood; first-class condition; low rents, only $6,500; will sacrifice on easy terms. Write at once to Charles Nasse, 225 East 86th St., New York City.

CITY REAL ESTATE.

Manhattan—For Sale or To Let.

FOUR-STORY and basement, west side, 16 rooms, 2 baths; ideal for rooming; price, $17,000; cash, $3,000. Coughlan & Co., Inc., 200 West 72d St.

Bronx—For Sale or To Let.

A STUDIO BUNGALOW, living room 24x12, decorated to suit; beautiful trees; 2 blocks to subway; cash $2,000, balance as rent. P. O. Box 286, Mount Vernon.

HEATH AV., 2,665—Beautiful detached home; garage space; only $9,500. Fordham 4314.

Brooklyn—For Sale or To Let.

BENSONHURST—2 semi-detached cottages, beautifully located, 2 blocks from bathing beach; up to date in every respect; parquet floors, electric light, steam heat; $10,000 each. Take West End line to 20th Av. station. See F. S., 8,643 19th Av., Brooklyn. Bensonhurst 2026.

MACON ST.—Two-family brownstone, 11 rooms and 2 baths, porcelain, store room; part parquet, electric, furnace heat; in A1 condition; possession. Quell & Quell, 318 Patchen Av., Brooklyn, N. Y. Telephone Decatur 4981.

25 UNRESTRICTED lots near Newkirk Av. station, Brighton subway; easy terms to reliable builders. T. B. & H. W. Ackerson, 26 Court St., Brooklyn, N. Y.

FACTORY SITE, 164x100, corner, $10,000, with building loan; site, 220x100, $7,000, on railroad within city. Ludden, 373 Fulton St.

HOUSES, vacant, of the better class; write us your wants. Quell & Quell, 318 Patchen Av., Brooklyn, N. Y.

Queens—For Sale or To Let.

RICHMOND HILL—Six rooms, detached; private driveway; garage; enclosed porch, steam heat, tiled bath and kitchen, parquet floors, electricity, gas, sewer; $8,750; lot 25x100. Owner, 10,232 Ashland Av., near 104th St., Richmond Hill.

HOLLIS COURT—Owner must sell corner cottage on boulevard; bargain; terms to suit right party. Phone Hollis 6593.

CITY REAL ESTATE.

Queens—For Sale or To Let.

FOR RENT—NORWOOD GARDENS, eight room private house with two baths and a two-car heated garage; only house for rent in Norwood Gardens; $200 per month; 15 minutes from Grand Central subway station and Times Square. BY MOTOR, from Queensboro Bridge, follow left branch of elevated road to Grand Av. station and turn right to Norwood Gardens, or BY SUBWAY, take Interboro Queensboro trains or B. R. T. Broadway trains to Grand Av. station. RICKERT-BROWN REALTY COMPANY, 52 Vanderbilt Av. Tel. Vanderbilt 9484.

FLUSHING — Beautiful corner, brick residence, ten rooms, three baths, sun parlor; copper gutters and leaders; greenhouse and 2-car garage, with separate heating plants; most exclusive section of town; convenient to trolley and trains; price $45,000; terms arranged. H. Trowbridge Harris, 152 Fulton Av., Long Island City. Astoria 406.

FORTY-FAMILY new apartment house, 10 years tax exempt, saving about $30,000 plus interest; rents $24,180 yearly; $80,000 first mortgage; all expenses about $10,500 yearly, netting 15 to 20 per cent. on investment; cash about $70,000; price on application. Flynn, 422 Jackson Av., Long Island City. Astoria 4443.

FOR SALE—Real estate in Flushing, Malba, Bayside, Douglaston, Little Neck, Great Neck and Long Island City; dwelling, $8,000 up; several real bargains. H. Trowbridge Harris, 152 Fulton Av., Long Island City. Astoria 406.

REAL ESTATE WANTED.

City Property.

WANTED—2-family house, lot 50x100; it must be a bargain; open first mortgage or threatened by foreclosure; around Van Cortlandt or Bronx; forward particulars; principals only; quick buyer. Joseph Freguglia, 799 Broadway, New York City.

WILL PURCHASE city investment properties; give details; principals. M 204 Times.

REAL ESTATE WANTED.

City Property.

WANTED—Vacant lot between 42d and 59th Sts., west side; buy or lease; shop and rear yard or shop and rear yard with apartments; lease or purchase. McKune, 409 West 55th St.

PHYSICIAN wishes to rent house near Gramercy Park or Washington Square; immediate possession; will pay $5,000 a year. Call Columbus 1718.

REAL ESTATE MAN, lawyer, six years' active experience in real estate and real estate law, seeks association with reputable firm. B 160 Times.

PRIVATE house, good for roomers, wanted, between 70th and 90th Sts., west side. L 889 Times Downtown.

Country Property.

WANTED on North Shore, Long Island, dwelling, all improvements, suitable two families; $2,000 down. A 777 Times Downtown.

WANTED—Six rooms, with porch, in two-family house, Long Island, near Manhattan. John G. Scharf, 206 Broadway.

REAL ESTATE FOR EXCHANGE.

FACTORY BUILDING, containing 40,000 square feet of floor space and two acres of land on railroad; free from incumbrances; price, $100,000; will trade for mortgage or equity in apartment house, subject to first mortgage only. The Philip M. Platten Co., 848 Engineers Building, Cleveland, Ohio.

PROPERTY IN WESTCHESTER COUNTY. Will exchange newly finished modern houses in excellent location of Greenacres, Hartsdale, for property in Westchester Co.
H. ROSS CLARK,
15 Court St., White Plains, N. Y.

WANT shore, country, city residence, farm or business plots; have $25,000 to $200,000 equity in choice Central Newark new leased business properties.
GROSS & GROSS,
20 Clinton St., Newark, N.J.

Real Estate—Other Cities and Towns.

France—For Sale or to Let.

FRANCE, YONNE, 140 kilom. from Paris—Chateau, large and luxurious, pure L. XIV., every convenience; large outhouses; closed-in park, 70 hectares, by Lenotre; 2 pools 20 hrs., farm 30 hrs.; all in good condition. M. M. Bernheim, 23 Rue de Parcade, Paris.

FARMS.

New York State—For Sale or To Let.

FARM BARGAIN.
50 acres best land, excellent house and outbuildings; fruit; only 20 minutes drive to City Poughkeepsie; price $4,500; part cash. Frank B. Lown & Co., 352 Main St., Poughkeepsie, N. Y.

FOR SALE—Fine farm, 2 miles from city, situated Mohawk Valley; all modern buildings; city water, electric lights; just the place for a country home. Address R. D. 3, Box 14, Schenectady, N. Y.

13-ACRE farm, near State Road, six-room house and outbuildings, fully equipped, for $2,500. Frank B. Lown & Co., 352 Main St., Poughkeepsie, N. Y.

New Jersey—For Sale or To Let.

SPLENDIDLY electrically equipped dairy farm, earning $750 monthly cash income; located fertile Musconetcong Valley, offered with stock, crops, complete labor-saving machinery; one-third below cost; send for photos. Eugene Jobs-H. F. Beck Co., Lackawanna Station, Summit, N. J.

AN EXTRAORDINARY BARGAIN.
I have just inspected a farm of 280 acres, 42 miles out, owned by a very old lady, which her attorney will sell for $60 per acre. See me for details promptly. Howard Goldsmith, 63 Park Row. Beekman 2596.

APARTMENTS TO LET.

Furnished—West Side.

49TH ST., 4 WEST—Apartments, large, sunny rooms, furnished, unfurnished; modern.

50TH ST., 4 WEST.
Luxuriously furnished four-room apartment, with three big windows looking on 50th St.; parlor, with grand piano, two bedrooms, kitchen, bath and foyer; immediate possession; superintendent will show.

50TH ST., 57 WEST—Attractively furnished apartment, bedroom, sittingroom, kitchenette, bath; rent reduced account building alterations; $100 monthly; October lease. Phone Circle 9210, call 10 until 3. G 203 Times.

50TH, 21 WEST—2 rooms, bath, kitchenette; modern improvements; telephone. Superintendent.

51ST (near 5th Av.)—Large 2d floor front library and bedroom, private bath; for gentlemen; handsomely furnished private home; permanent; refined. Circle 239.

51ST, 64 WEST—Two rooms artistically furnished, immaculate; refined atmosphere; $125. Johnston.

51ST—Two rooms, kitchenette, bath, piano, $125. Elberson, 25 West 42d St.

52D ST., 223 WEST (CORNER BROADWAY)—MODERN ELEVATOR APARTMENT HOUSE, NEWLY FURNISHED; HOTEL SERVICE; 1 ROOM AND BATH, $75 UP; 2 ROOMS AND BATH, $130 UP; REFERENCES REQUIRED.

55TH ST., CORNER 7TH AV.
THE REGAL, MODERN ELEVATOR APARTMENT HOUSE; NEWLY FURNISHED; MAID AND VALET SERVICE; TWO ROOMS AND BATH, $125-$175; REFERENCES REQUIRED.

55TH, 18 WEST—Attractive two-room kitchenette, bath, elevator; immediate occupancy. Muir.

55TH, 105 WEST—Handsomely furnished 2 rooms, bath, kitchenette. 9B, Circle 3229.

55TH ST., 18 WEST—Handsomely furnished two, three, five rooms; open fireplace, steam, elevator and maid service.

55TH ST. (1,730 Broadway)—Bachelor apartment, two rooms, bath. Apt. 4G.

56TH, 208 WEST (HOTEL THORNDYKE)—VERY ATTRACTIVE TWO-ROOM SUITE, WITH PRIVATE BATH; FULL HOTEL SERVICE.

56TH, 327 WEST—Comfortable sunny four-room, bath, open fireplace, elevator. Ben.

57TH ST., 340 WEST.
MODERN ELEVATOR APARTMENT HOUSE, NEWLY FURNISHED; MAID AND VALET SERVICE; TWO AND THREE ROOMS AND BATH, $110 MONTHLY UP; REFERENCES REQUIRED.

57TH, 140 WEST—Attractive 3-room, kitchenette apartment, 11th floor; fine view; southern exposure; maid service included. Roberts.

57TH, 301 WEST—Beautifully, newly furnished two rooms; kitchenette, bath; elevator building; southern exposure; $135 per month.

57TH ST., 150 WEST—HANDSOMELY FURNISHED 2 ROOMS, BATH, KITCHENETTE; ALSO UNFURNISHED APARTMENT.

57TH, 130 WEST—Two rooms, bath, kitchenette; 12th floor. Appointment, Circle 3229.

58TH, 10 WEST.
Overlooking Plaza and 5th Av.; charming two rooms, bath, kitchenette. Supt.

59TH ST., 222 WEST.
GAINSBOROUGH STUDIOS.
Studio overlooking Central Park, north light; also apartments of 3 rooms and bath.
JAMES E. BALL, Manager.

59TH ST., 200 WEST—Two master bedrooms, living room and kitchenette, completely furnished; will lease for six months. Call Columbus 1718.

59TH, 38 WEST—Two, three, five rooms, bath and kitchenette; overlooking park.

61ST, AT BROADWAY.
HOTEL PASADENA.
Modern, beautifully furnished suites of two rooms and bath, $100 to $200 per month. Full hotel service. Cuisine a la carte. Room service.
UNFURNISHED large corner suite, four rooms, foyer and bath; $200 monthly on lease; LIVING APARTMENT, DOCTOR or SELECT BUSINESS.

69TH ST., 245 WEST (The New West End)—Two and three room apartments, bath, kitchenette, $80-$125; references required.

69TH-BROADWAY—Spencer Arms Hotel, Apt. 33; attractively furnished 3 rooms; moderate.

69TH—Bachelor apartment, 2 rooms, bath; high-class restaurant. Circle 1438.

70TH ST., 10 WEST—Exclusive residence, 3 rooms, bath, suitable one or two gentlemen; maid service; breakfast optional.

71ST, 30 WEST—Attractive apartment, two rooms, bath, kitchenette, steam, parquet floor; phone; other vacancies.

72D ST.—For information concerning beautifully furnished apartment two rooms and kitchen, grand piano, Call 675 Columbus after 12 o'clock.

72D, 53 WEST—Apartment, elevator building, consisting of two sleeping rooms, living room, foyer, bath, kitchenette; short lease.

72D, 28 WEST—Exclusive spacious studio, artistically designed; bath and kitchenette. Columbus 5702.

72D, 167 WEST—Unusual furnishings in 2-room, bath, kitchenette apartment. Supt., or Whitney, Academy 2560.

72D—6 rooms front, elevator, piano; elegantly furnished; $250; bargain. Columbus 1278.

72D ST., 128 WEST (HOTEL NOBELTON)—Newly decorated and furnished 1-2-3 outside rooms, bath; elevated, surface cars, subway; room, bath, $90 monthly and up; full hotel service; restaurant.

73D, 140 WEST—BEAUTIFULLY FURNISHED DOUBLE ROOM, BATH ADJOINING, ELECTRICITY; KITCHENETTE PRIVILEGES.

74TH, 103 WEST—Two rooms, sun parlor, kitchen, bath; steam, all conveniences; $160.

75TH, 310 WEST—Unusual two rooms, bath, kitchenette, elevator, telephone, grand piano, Victrola, twin beds; $250. Supt.

75TH, 162 WEST—Exclusive 2 rooms, kitchenette apartment, $140 monthly; immediate. Reynolds.

75TH, 156 WEST—Two large rooms, bath, kitchen; attractively furnished, or unfurnished.

75TH, 12 WEST—Charming two-room apartment, bath, kitchenette, suitable 3. Welsh.

76TH (344 WEST END)—Luxuriously furnished 2 or 4 room apt.; high class.

76TH, 105 WEST—Parlor floor, two large rooms, kitchenette, bath, electricity; $140.

77TH ST., 140 WEST—High-class furnished rooms to rent.

79TH, 122 WEST—Handsome 1-room apartment, Southern exposure, bath, kitchenette, electricity.

79TH, 121 WEST—2 rooms, bath, kitchenette; greatly reduced, $125 to $175.

79TH—Apartment, two rooms, kitchenette, bath, piano; $125. Elberson, 25 West 42d.

79TH, 129 WEST—3 rooms, bath, kitchenette; finest in city.

80TH, 102 WEST (Hotel Anderson).
For immediate occupancy, apartments of 1 and 2 rooms, furnished; very reasonable rents; restaurant; desirable doctor's suite on ground floor.

80'S—Attractively furnished 3-room apartment; real kitchen; elevator; $135. Bryant 5785.

80TH, 225 WEST (Broadway)—Charming elevator apartment; one room, with bath, hall and entrance; $100. Thomas.

81ST ST. (Columbus Av., Hotel Colonial)—Newly decorated, furnished, 1-2-3 outside rooms, bath; elevated, surface cars, subway; $60 room, bath, full hotel service; restaurant.

81ST, WEST—Gorgeously furnished 4-room elevator apartment to sell reasonable; owner going to Europe. Phone Watkins 5449.

81ST, 204 WEST—Two rooms, kitchen, bath, elevator apartment, comfortably furnished; immediate.

81ST (West End)—8 rooms front, elevator, piano; $250; sacrifice. Columbus 1278.

82D, 55 WEST—Two rooms, bath, kitchenette; absolutely clean; every improvement; complete.

83D, 60 WEST—One and two rooms, furnished apartment, kitchenette, bath; lease.

86TH, 319 WEST—3 rooms, bath, kitchenettes; handsomest furnished apartments in city; entire floor; electric, gas free; $175 to $200; mail service; greatly reduced.

86TH, near subway—Sunny corner apartment, 6 rooms, 2 baths; handsomely furnished; bargain; $300. Schuyler 5200, Apt. 44.

86TH, 309 WEST—Exclusive, independent 1-room bath hotel apartment; restaurant. Superintendent.

86TH, 329 WEST (Near Riverside)—Large sunny front room, kitchenette; $100 month.

86TH—Seven rooms, two baths, piano, $185; high class. Elberson, 25 West 42d St.

90TH, 312 WEST—Floors or rooms, furnished or unfurnished.

90S (Near Riverside)—Five rooms, bath, piano; $150. Elberson, 25 West 42d St.

91ST ST., 27 WEST — HIGH-CLASS FURNISHED APARTMENTS, 2 ROOMS AND BATH; MAID ND VALET SERVICE; $110 monthly.

92D ST., 60 WEST.
NEW HOUSE, JUST COMPLETED, NEWLY FURNISHED, 2 AND 3 ROOMS; FULL HOTEL SERVICE; $80 AND UP; ALSO DOCTOR'S APARTMENT. TELEPHONE RIVERSIDE 3163.

92D, 306 WEST—Spacious 1-3 rooms, bath; Riverside bus, subway convenient; only for seekers high-class accommodations; meals by special arrangement; home cooking.

92D (645 West End Av.)—Five rooms, two baths; everything desirable; sun, view, closets, handsome furnishings; high class.

93D (Riverside)—7 rooms front, elevator, piano; elegantly furnished; $325. Col. 1278.

APARTMENTS TO LET.

Furnished—West Side.

94TH, 319 WEST—Southern exposure, 4 rooms, all light, kitchen, elevators, parquet floors; $110. Telephone Ellis, Riverside 5383.

95TH, WEST (2,532 Broadway)—Attractive two-room apartment; bath, maid service, kitchenette.

96TH, Subway Express one block (745 West End Av.)—Large room, overlooking Hudson, kitchenette, piano, $75; immediate possession.

97TH, 229 WEST—6 rooms, 2 baths, high class, front, sunny, beautifully furnished; piano. Seen 11:30-1 and 4-7. Apt. 6C.

97TH (764 West End)—Two large rooms, bath, kitchenette, attractively furnished; $140.

97TH, 256 WEST—Three rooms, independent entrance; well furnished; kitchen; $156.

98TH ST., 305 WEST.
HOTEL SCHUYLER ARMS,
AT RIVERSIDE DRIVE.
Apartments—2 rooms, kitchenette and bath; 4 rooms, kitchen and bath; newly furnished, redecorated; fully equipped for housekeeping; $125-$175 per month; rates include maid service, linens, laundering, silver, china, gas, electricity.
IMMEDIATE OCCUPANCY.

100TH, 239 WEST—Beautifully furnished room, with private bath; also two bedrooms, with private bath between; breakfast served if desired; especially desirable for one or two gentlemen; two minutes' walk from 96th St. express station.

100TH (West End)—Beautiful newly furnished corner 7 rooms, overlooking river; short, long lease; $225. Ward, Cathedral 7160.

101ST, 311 WEST—HANDSOMELY FURNISHED 1-2 AND 3 ROOMS, KITCHENETTE SUITES; COMPLETE HOUSEKEEPING, DISHES, LINEN, SILVER; WEEKLY OR MONTHLY.

101ST (839 West End, Apartment 2C)—Three lovely rooms, kitchen, bath, front; exclusive neighborhood; couple. Phone Riverside 8449.

101ST (West End)—Beautiful 5-room apartment, immediate possession. Butl. Riverside 4093.

109TH ST. (215 MANHATTAN AV.)
Two to six rooms, elevator, non-elevator, kitchen and kitchenette, $70 a month and up. Open Sunday and evenings; references required. Telephone Academy 1647.

110TH ST., between Amsterdam and Columbus Avs.
THE CATHEDRAL PLAZA,
100 CATHEDRAL PARKWAY,
attractive housekeeping apartments.
Two rooms, bath and kitchenette, furnished, $85 per month and up.
Three rooms, bath and kitchenette, furnished, $100 per month and up.
Linen and maid service at moderate rates.
Out-of-town transients accommodated.
Tel. Academy 613 regarding vacancies.

111TH ST., 545 WEST (Cor. of Broadway and 111th St.)—Eight-room apartment; all outside sunny rooms, with 3 baths. Apt. 9B. Cathedral 3703.

111TH—Beautifully furnished 5-room apartment; southern exposure; modern; elevator. Bryant 5785.

112TH, 604 WEST—Attractively furnished two rooms, bath, kitchenette, front. Inquire Swigart.

113TH, 507 WEST—High-grade fireproof elevator building; 2-3-4-5 rooms, completely furnished; moderate rents. Cathedral 7380.

113TH, 546 WEST.
Two rooms and bath; maid service.

115TH (370 Manhattan Av.)—Three-room apartment, kitchen, elevator. Riverside 6628 (3F).

115TH, 610 WEST — Attractively furnished two bedrooms, living room, kitchenette, shower.

115TH, 620 WEST (Apt. 3B)—Charming view; reasonable; 2 rooms, bath, kitchenette.

118TH, 210 WEST (HOTEL CECIL) — ATTRACTIVE ONE, TWO ROOM SUITES, WITH, WITHOUT BATH; SPECIAL WEEKLY RATES; FULL HOTEL SERVICE.

120TH, 17 WEST—Three beautiful, large rooms, bath, kitchen; whole floor; subway.

122D, 511 WEST (Near Columbia)—Artistic home, four rooms; mahogany; real kitchen; two bedrooms; redecorated; moderate. Apt. 5.

123D, 449 WEST—Two or five rooms, facing Park, south. Supt.

124TH, 500 WEST—Three large rooms and kitchen; complete housekeeping; $110. Reed.

134TH ST., 505 WEST—Furnished apartment three or four rooms; electric lights, steam heat, hot water; rent $50 and $75. Apt. 2.

135TH, 72 WEST—Furnished apartment; three rooms, kitchen. B. A. Stephens.

142D ST., WEST, and Convent Av.—Four rooms and bath, including kitchen, $150 month; in beautifully furnished private residence; references exchanged. Telephone 3044 Audubon.

200TH, 59 WEST—Three exquisitely furnished rooms, overlooking park; bachelor, couple. Kent.

AHLERT & POTTER.
Circle 1438. 2 Columbus Circle.
Apartments of quality—all sizes and locations.

AMSTERDAM AV., 1,084—4 rooms, completely furnished; all conveniences; $125. Ring superintendent.

APARTMENT HUNTING UNNECESSARY—CONSULT MRS. DINGLEMAN, Renting Specialist, 138 West 72d. COLUMBUS 836.

BROADWAY, 103D ST. SUBWAY.
Elegantly furnished 4 and 6 room apts.; elevator service. Supt., 2,731 Broadway.

BROADWAY, 1,424—Bachelor apt., 2 rooms, bath; $75 monthly. Brown's Chop House.

CENTRAL PARK WEST, 50 (corner 65th St.)—Handsomely furnished two rooms, bath, electric kitchenette; high-class apartment; house restaurant. Telephone Apple, Apt. 6A.

CENTRAL PARK WEST, 434—Elegantly furnished 3-room front apartment. Academy 2056.

CENTRAL PARK WEST—Beautiful 5-room duplex; elegantly furnished. Circle 1439.

CHOICE FURNISHED APARTMENTS.
E. K. Van Winkle, 152 West 72d. Col. 1077.

CLAREMONT AV., 130—Six sunny rooms, splendid view Riverside; delightful home; concessions.

ELEGANTLY FURNISHED APARTMENTS, 2 TO 12 ROOMS; OUTSIDE, SPACIOUS. TELEPHONE 5762 SCHUYLER.

EXTENSIVE LIST, artistic, clean, furnished apartments, 2-8 rooms, baths. Cathedral 7728.

FORT WASHINGTON AV., 21—TWO ROOMS AND KITCHENETTE AND BATH; ELEVATOR. SUPERINTENDENT.

HIGH-CLASS FURNISHED APARTMENTS TO RENT; SEASON OR LONGER. FLAWSON & HOBBS, 162 WEST 72D ST.

LA SALLE ST., 126 (125th-Riverside)—Elevator, front, 5 rooms, bath; $115; 2 blocks 125th-Broadway subway. Inquire operator.

LADY will rent large sunny room in her apartment to one or two ladies; charmingly furnished, steam heat, electricity, phone, Oriental rugs; meals served in own room, $25 weekly; $36 double; Washington Square district. Phone Spring 7825.

MORNINGSIDE DRIVE—Beautiful 6 rooms, furnished, $150; unfurnished, $135. Cathedral 7770 (23).

MOST attractive suite of two rooms, with bath; American plan only; tenant may have private service if desired. THE BERKELEY, 9th St. and 5th Av. Stuyvesant 7922.

MOUNTAIN COMMUNITY.
One apartment left at 21 West 49th St., 2 rooms, kitchenette and bath, to refined people only; very beautifully furnished. Phone Plaza 645.

ONE ROOM, kitchen use, bath; independent; modern; sell contents, $125; rental $35 monthly. Call Dolive, Bryant 9226 Friday.

OWING to recent bereavement, lady would rent suites in her beautiful private home with service, meals. Schuyler 5601.

RIVERSIDE DRIVE, 454 (near 116th St.)—Modern unusually artistic and distinctive apartment; all sunny; living, dining, bedrooms, tiled bath, shower, real kitchen, dishes, linen, silver; fine location. 11C.

RIVERSIDE DRIVE, 860—Six large rooms, 2 baths, view river, completely furnished; exceptional value; sublease seven months or longer; moderate rental. Audubon 2766. Gould.

RIVERSIDE DRIVE, 660, Apt. 61—Corner 7 rooms, all front, beautiful view, all modern comforts, exceptional furniture; reasonable; references exchanged. Audubon 3120.

548 RIVERSIDE (3B)—7 rooms, attractively furnished; facing river; sublet at sacrifice; 11 months. Premises, or Baldwin, Rector 8530.

RIVERSIDE DRIVE, 454—Elegantly furnished 7-room front apartment; rent $200. Morningside 9080, Apt. 2B.

RIVERSIDE, 454—Four rooms, complete, $175 to October, $200 to May; afternoons.

RIVERSIDE DRIVE, 293—HANDSOMELY FURNISHED TWO-ROOM SUITE.

SIX ROOMS AND TWO BATHS, FURNISHED. APT. 41. HOTEL MARIE ANTOINETTE.

SUITES of two or three rooms, with bath; newly decorated and rented with complete hotel service at reasonable rates at Chelsea Hotel, 222 West 23d St. Phone Watkins 6200. This hotel recently passed under Knott management, and during past Summer has been entirely renovated and equipped.

SUPERIOR FURNISHED APARTMENTS.
Kent Realty Co. 203 West 72d.

WASHINGTON SQUARE, 29—First floor, 4 rooms, bath; furnishing dignified and artistic; $250; less rooms if desired.

WEST END AV., 674 (93d)—Unusually complete 2 rooms, bath, kitchenette; maid; telephone; $95-$105; unfurnished, $75-$85.

WEST END (245 West 102d)—One, two room apartments, nicely furnished.

APARTMENTS TO LET.

Furnished—Long Island.

FOREST HILLS GARDENS, L. I.
"TENNIS PLACE."
Apt. 117 to sublet, including linen, silver; $175 month. Phone Fitzroy 0821.

Unfurnished—East Side.

9TH ST., 15 EAST—Unusually attractive, 5 rooms and bath; living room 25x16; full Southern exposure; open fireplaces; 2 bedrooms, dining room and kitchen; all very light; plenty closet space; well managed; very quiet house. J. Irving Walsh, Agent, 73 West 11th.

18TH, 310 EAST—Pleasant apartment; large rooms; good neighborhood; $1,500. Stuyvesant 1952.

34TH ST., 64 EAST—MODERN 1-2 ROOM APARTMENTS; MEAL AND VALET SERVICE OPTIONAL; ADJOINING VANDERBILT HOTEL.

34TH ST. AND MADISON AV.—Two and three rooms and bath; $80 up, including service. Wm. J. Roome & Co., Inc., 177 Madison Av.

35TH, 128 EAST—Parlor floor; three large, light; suitable physician or dentist.

38TH ST., 110 EAST (near Park Av.)—Exclusive house, 2 rooms, kitchenette and bath, $100 to $125. Gaines, Van Nostrand & Morrison, 25 East 26th St. Madison Square 337.

39TH ST., 146 EAST—Two rooms, alcove, bath, closets; meals if desired; $125 monthly. Apply Julia Beverley Higgens, 331 Madison Av.

40TH ST. (near 5th Av.)—Studio apartment; living room 37x25 feet; 2 bedrooms, 2 baths and kitchen; or would divide; suitable musician or dancer; yearly lease. Telephone Vanderbilt 415, or write S 1015 Times Annex.

47TH ST., NEAR 5TH AV.
Unusually attractive apartment, two rooms, alcove and bath; suitable for private or business purposes; restaurant in building. Apply by telephone John 1818.

49TH, 47 EAST—Ground floor, rear, large living room, bedroom, kitchenette, bath room, large private entrance hall; can be furnished as additional sitting room; janitor on premises or telephone Bryant 2935.

51ST, 10 WEST—2-room apartment, all improvements elevator service. Wolins & Bull, 599 Washington St. Spring 9941.

52D (near Madison Av.)—2 large light rooms and bath; private house, open fireplaces; large kitchenette and closets; exclusive neighborhood; references; $135. Z 2232 Times Annex.

55TH, 21 EAST—4 rooms, bath; walk up; reasonable. Telephone John 2158.

56TH, 19 EAST—2 rooms and bath, $1,200; desirable house. Payson McL. Merrill Co., 9 East 44th St. Murray Hill 8300.

56TH, 115 EAST—Two rooms and bath, $1,200. Payson McL. Merrill Co., 9 East 44th St. Murray Hill 8300.

60TH, 42 EAST—Second floor, exquisitely equipped. Mrs. Eastman Johnson. Plaza 2974.

62D, 26 EAST—One room, 18x23, fireplace, bath, kitchenette, $95; 2 rooms, bath, kitchenette, $120; separately or furnished.

78TH ST., 42 EAST (corner Madison Av.)—Non-housekeeping elevator apartments, two large, light rooms with bath; restaurant on premises.

81ST, 116 EAST (Between Park and Lexington)—Five rooms, including bright kitchen; every improvement; $110. Ring Superintendent's bell.

81ST, 114 EAST—7 rooms, 2 baths, every improvement; new building; $166.

81ST (Park Av.)—Five rooms, bath, real kitchen, electricity; moderate. Lenox 1816.

82D ST., 17 EAST (near 5th Av.)—Attractive 2, 3, 4, 5 room apartments; fireplaces; $75 to $210; open for inspection. Telephone Lenox 5817.

86TH, 72 EAST—Two rooms, bath; all conveniences; $90 up. Lenox 4801.

90TH, 60 EAST—Seven rooms, bath, first floor. $80; lease. Inquire Superintendent.

DOUGLAS GIBBONS & CO.,
6 EAST 45TH ST. TEL. VAND. 626.
APARTMENTS, FURNISHED AND UNFURNISHED, PARK AV. AND VICINITY.

FIVE-ROOM apartment, elevator; $100; all light. Phone Elberson, Vanderbilt 1277.

"GRAMERCY PARK."
At 76 Irving Place, adjoining "Street Beautiful," studio apartment, living room 16x25, 2 open fireplaces; $2,000 per year. Decorated to suit; elevator and hall service. Watkins 4224.

HANDSOME parlor floor for business or residence; 64th St. Murray Hill 4639.

LEXINGTON AV., 807 (Near 62d)—Four rooms and bath, kitchen; large and light; $100; also one room and bath, $60.

LEXINGTON AV., 515—Six rooms, steam electricity, telephone, elevator, parquet floors; $1,800.

MADISON AV., 230, Cor. 37th.
Two beautiful rooms and bathroom; corner apartment, 5 windows, overlooking spacious gardens; parquet floors; electric elevator. Murray Hill 4914.

MADISON AV., 771 (corner 66th)—Magnificently furnished or unfurnished, entire third floor, 10 large, sunny rooms, 4 baths. De Peyster Realty Co., 92 Pine St. John 5547.

MADISON AV., 1,219 (88th)—Seven rooms, bath, lavatory, maid's toilet; all sunny and light; southwest exposure; 8 corner rooms, 2 master's baths, lavatory; elevator; $2,600 up.

MADISON AV., 960—3 rooms and bath; sunny exposure; desirable house; $1,000. Payson McL. Merrill Co., 9 East 44th St. Murray Hill 8300.

MADISON AV., 780—Exceptionally attractive two-room apartment; maid service; concessions. Rhinelander 5200.

MADISON AV., 718—3 large, elegant rooms, kitchenette; reasonable. Call at store.

MADISON AV., 926 (73d)—Three rooms, modern, low rent. Apply Parker, 924.

NEAR COSMOPOLITAN CLUB—Two floors in remodeled house, East 40th St., divided into two or three small apartments; three years' lease or less; concession made to tenant paying in advance to enable owner to finish and decorate to suit tenant. Tel. Vanderbilt 415, or S 1016 Times Annex.

NEW 5-room apartment with garage; all improvements. Woodlawn 1697.

PARK AV. (82d)—Two-room suite; separate entrance; $55. A 446 Times.

Unfurnished—West Side.

11TH ST., 138 WEST—Sunny living room, opening on tiled roof terrace, 2 good bedrooms, bath and kitchenette. Van Nostrand, 25 East 26th St. Madison Square 337.

11TH ST., 112 WEST—Two very large rooms and bath; parlor floor in old-fashioned house; $100. Apply J. Irving Walsh, 73 West 11th St.

11TH, 53 WEST—Handsome five-room apartment, bath, steam, electricity; choice locality.

12TH ST., 23 WEST—2 rooms, bath; $90 monthly; yearly lease only.

14TH ST., 109 WEST—MODERN APARTMENTS, TWO ROOMS AND BATH; IMMEDIATE POSSESSION. APPLY TO SUPERINTENDENT ON PREMISES.

15TH ST., 158 WEST—Three rooms and bath, all modern improvements; refined surroundings; $75. Apply Superintendent.

15TH, 352-360 WEST—Beautiful three, four, five-room apartments; telephone; steam.

16TH, 140 WEST—7 exceptional rooms; electric, parquet floors, telephone; $1,800-$2,000.

23D, 455 WEST—Studio apartment, exceptionally large room and two spacious bedrooms, kitchen, bath and fireplace, $85.

23D, 455 WEST—Two unfurnished rooms, floor through, kitchenette, bath, electricity; $85.

35TH ST., 36 WEST—2-room apartments, bath; large and light rooms.

39TH, 253 WEST—Subway; six elegant rooms, tiled bath, steam, electricity; $90.

44TH, 210 WEST (Westover Court)—Bachelor apartment; high-class hotel service; meals. See Resident Manager, Bryant 5860.

46TH, 328 WEST—Two rooms, kitchenette, shower, bath; newly altered house; reasonable.

47TH ST., 17 WEST.
Parlor floor on 49th St.
Just remodeled and decorated, $3,000.
Miss Lewis, Real Estate, 17 West 47th St.

48TH ST., 62 WEST—Large living room, bedroom, bath, southern exposure; reasonable; very attractive; immediate possession. Bryant 0452.

50S—Apartment, 2 rooms, kitchenette, bath, $80. Elberson, 25 West 42d St.

50TH, 75 WEST—Three 1 large room apartments, bath, kitchenette, steam heat; alcove or roof garden; $75-$90.

52D ST., 47 WEST.
Housekeeping apartment, 5 rooms, also two rooms, furnished or unfurnished; maid service.

54TH, 21 WEST—Very desirable sunny two rooms, bath, kitchenette apartment, also one unusual new place. Apply premises.

55TH—Apartment five rooms bath; $2,000 year. Elberson, 25 West 42d.

56TH, 327 WEST—2, 4, 7 rooms; interestingly remodeled; elevator; desirable location.

56TH, 52 WEST.
Beautiful, large, very light floor, one flight; also two rooms and bath.

57TH ST., 140 WEST—10th floor, 3 sunny rooms and bath; $1,800. Payson McL. Merrill Co., 9 East 44th St., Murray Hill 8300.

57TH ST., 52 WEST; 2 large rooms, kitchenette and bath; $125; immediate possession. Inquire Winifred, 1st floor.

58TH ST., 137 WEST—Seven large beautiful rooms, finest location; reasonable rent; immediate possession.

SUBURBAN REAL ESTATE

Rate 55 cents an agate line.

Westchester—For Sale or To Let.

NEW ROCHELLE.
UNUSUAL BARGAINS.
Prices Reduced on the Following.
Terms to Suit.
Colonial house, stucco, slate roof, tile bath, seven rooms, gas, electricity, hot water heat; large plot. Price $11,000, $3,000 cash.
New white Colonial, six rooms, bath, gas and electricity, vapor heat; garage; on 50x100. Price $12,500.
New brick house, attractively designed; tile bath, gas, electricity, hot water heat; garage; large plot. $15,000. Terms to suit. Office open Sunday.
JOSEPH LAMBDEN & SON, INC.,
Established 1876.
25 Lawton St., New Rochelle, N. Y. Tel. 302. New York office, 51 East 42d St. Tel. 1078 Vanderbilt.

FOR RENT OR SALE, HANDSOME ESTATE OVERLOOKING THE HUDSON; 10 acres, several gardens, shade trees, orchard, tennis court; elevation of 900 feet; residence contains 11 rooms, 3 baths, every convenience; tower house, 11 rooms, bath; garage, stable and cottages; immediate possession. Apply owner, Room 609, 527 5th Av., New York City, or phone Murray Hill 4744. Brokers protected.

EXCEPTIONALLY FINE BUILDING SITES. Beautiful residential section of Mount Vernon; exclusive park development; wide frontages, good depths, high land, pleasant outlook, convenient location, right prices; owner will assist home builder in financing; desirable plots are in great demand and early selection is advised. ANDERSON REALTY COMPANY, MOUNT VERNON, N. Y.

WHO GETS THIS BARGAIN?
Nine-room house on Chester Hill.
Hardwood floors, white woodwork, electric light, tiled bath and kitchen; lot 50x107, with large trees; price $13,000; immediate possession. Anderson Realty Co., 22 East 1st St., Mount Vernon, N. Y.

PELHAM MANOR—New stucco house, Spanish red tile roof, situated on plot 50x107; 7 rooms, 2 baths, 2 enclosed porches, steam heat, gas, electricity, garage; 7 minutes' walk to main line station; price $18,000. Telephone Murray Hill 9326. Chauncey B. Griffen & Co., 18 East 41st St.

WHITE PLAINS—Look at this charming English stucco and fieldstone house; 9 rooms, 2 baths; perfect condition; landscaped; 2-car garage; large plot; price $20,000; no reasonable offer refused. Telephone Murray Hill 9326. Chauncey B. Griffen & Co., 18 East 41st St.

A MODERN twelve-room house with four baths and garage in a restricted section of New Rochelle, fifteen minutes' walk from station; fruit trees and garden; $325 unfurnished or $425 furnished or will sell. McKean, 210 Elm St. Phone 258 New Rochelle.

45 ACRES, 40 miles distant, 500 feet lake frontage, suitable for camp or cottage development, $16,000.
GEORGE F. ARCHER,
REAL ESTATE,
10 EAST 43D ST. VANDERBILT 5084.

FOR RENT OR SALE,
GREENACRES-HARTSDALE,
newly furnished, attractive homes of 8 or 9 rooms with 3 tiled baths; in choicest location.
H. ROSS CLARK,
15 Court St., White Plains, N. Y. Tel. 2611.

SMALL SCARSDALE ESTATE—Attractive stucco residence situated on 1¼ acres, completely landscaped; house contains 8 rooms, 3 baths, including large living room, studio ceiling; garage; price $40,000. FISH & MARVIN, Scarsdale, N. Y.

PELHAM MANOR—Distinctive Dutch Colonial home, nine rooms, three baths; best construction throughout; garage; plot, 140x90; convenient to stations and schools; owner would rent. W. F. Ross, 25 West 43d St., New York. Tel. Murray Hill 0789.

BRONXVILLE, N. Y.—At attractive price we offer five distinctive houses containing nine rooms and three baths. First Mortgage and Real Estate Co., 51 East 42d St. Murray Hill 4267.

FINE HOUSE and garage, best location in Mt. Vernon, N. Y., on corner 100x100 feet; 11 rooms, 2 baths, electric lights, steam heat; good value at $20,000. E. W. Fiske Realty Co., Depot Place, Mt. Vernon, N. Y.

A MODEL BRICK HOME, $18,000.
7 rooms, 3 baths, double garage, trees; finest section; near depot. Maxwell Smith, 19 Greenacres Av., Hartsdale, N. Y.

FOR RENT—Winter months only, cozy, picturesque 8-room suburban home; excellent train service; garage, sleeping porch, &c. Phone Scarsdale 618-W.

SOUTH YONKERS—Six smart rooms, just decorated, three-family cottage, restricted section; steam, thermostat; adults preferred. Mead, 74 St. Andrew's Place.

SELL five years' lease private house in Yonkers; twelve rooms; modern improvements. Mrs. Sludikoss, 1,834 Madison Av., city.

FOR RENT—Nine-room house, Mt. Kisco, N. Y.; 6 minutes from station; all improvements. C. D. Chichester, owner, 46 Wall St., city.

HOUSE, six rooms, newly decorated, near station, $8,000, cash $2,000, rental monthly $100; Lakeview Av. Phone Scarsdale 435-R.

MT. KISCO house; acreage; no agents. Weill, 186 Stevens Av., Mt. Vernon.

Long Island—For Sale or To Let.

HERE IS ANOTHER
wonderful investment at Broadway-Flushing; tax exempt; Colonial; centre hall; 6 large rooms, tiled bath; enclosed heated porch; open fireplace; garage; best construction guaranteed; built for owner; must liquidate; $15,000, reasonable cash; long-term mortgage investment. P. Freeman, Broadway and 22d St., Flushing. Telephone Cortlandt 3587.

ADDISLEIGH, St. Albans, L. I.—Houses, just finished, and lots at reasonable prices; all improvements; in restricted neighborhood; near station; golf course and tennis courts; less than half hour to Pennsylvania and Flatbush stations; easy terms. G. W. McDougall, Central Av. and L. I. R. R. St. Albans, L. I. Telephone Jamaica 2581.

ROCKVILLE CENTRE—Two houses, six minutes from station, 8 rooms, tile bath, downstairs toilet, oak floors throughout; plots 60x150, one at corner $12,500; one inside $11,500; terms easy. Inquire First National Bank, Rockville Centre. Can be seen Sunday. Phone 279-R.

DOUGLAS MANOR BARGAIN.
New house and garage on large waterfront plot; must be sold before Nov. 20. Horace G. Knowles, 52 Vanderbilt Av., New York City.

LONG BEACH—Owner sacrifices steam-heated stucco all-year-round cottage; sell for $5,000 or rent $50 monthly to apply on purchase. Phone Fitzroy 6394 or see Hayhurst, left of station, today.

CEDARHURST—New stucco 8 rooms, 2 baths, parquet, tile kitchen, garage for rent; $1,600. Watkins 4495; Sunday, Far Rockaway 2082.

GREAT NECK, DOUGLASTON, BAYSIDE HOMES AND PLOTS.
I. T. McKNIGHT, 22 EAST 33D.
MAD. SQ. 3549. GREAT NECK 408.

FOR RENT—HOMES—FOR SALE
FLUSHING AND NORTH SHORE.
DANIEL F. MILLER,
347 5TH AV. MURRAY HILL 9070.

CEDARHURST—Elegant 7-room dwelling, two baths, latest improvements; corner, 50x100; near station; $12,750. Pellery, Beekman 3806.

LONG BEACH WEST bungalow for sale; no fair offer refused; I must sell. MacMurray, Wyoming Av. and Beech St. Take West End bus.

CENTRAL ISLIP—Chicken farm, 8 acres; house, 7 rooms, bath, steam heat; horse, cow, hogs, chickens included; asking $12,500. Duross, 261 Broadway. Barclay 5734.

Long Island—For Sale or To Let.

MALBA, on Long Island Sound, 28 minutes from Pennsylvania Station; beautiful residence, 8 years old, 9 rooms, 2 baths; plot 150 feet on waterfront by about 120; price $18,500; $5,000 cash; must dispose of immediately. H. Trowbridge Harris, 152 Fulton Av., Long Island City. Astoria 406.

"THE BETTER CLASS HOMES."
FOREST HILLS, KEW GARDENS, HOLLIS.
MRS. DOWD,
22 EAST 33D. MAD. SQ. 2427.

LONG BEACH bungalow, sale $2,500; $250 down. Thos. Walsh, New York Av. and Beech St. Bus from station.

PORT WASHINGTON BARGAIN.
Plots 100x150, on Port Washington Estates at unheard-of prices; must sell before Nov. 15. Horace G. Knowles, 52 Vanderbilt Av.

New York State—For Sale or To Let.

FOR RENT, modern furnished house, nine rooms. South Nyack. J 10 Times.

New Jersey—For Sale or To Let.

WHAT YOU CAN DO WITH $25.
The moment you adopt
THE COLONIA HILLS PLAN
you are assured of a home. All you do is to carry through the plan with its Easy Monthly Payments until the home is built. Then you pay like rent until your home is free and clear. Call or write for maps and circular.
COLONIA BLDG. & DEVELOPMENT CO.,
47 West 34th St. Tel. Fitzroy 6581.

WE HAVE for sale on a plot 100x200, a dandy nine-room house; steam, gas and electric light, beautifully furnished, including player piano, Victrola, davenport, cut glass, silverware; all brass beds; parquet floors; open fireplace; open plumbing; garage, with 5-passenger Nash car in perfect condition; Winter coal; $100 worth of preserves; fine lawn; peach trees and grape arbor; two chicken houses, 35 chickens; 25 minutes out in Jersey. The place as it stands can be bought for $13,500; terms to suit. Robert Thedford, Realty Investments, 17 East 42d St., N. Y. Tel. Vanderbilt 10060.

DAINTY ENGLISH VILLA—A real suburban home for year round living, with one-third acre, shaded by fine old oaks; fully decorated; seven handsome rooms, tiled bath, Gothic living room with massive open fireplace; high in healthy hills, only 51 minutes by train; splendid commutation service; sacrifice for $2,000 cash to desirable party; $6,750 mortgages; near country clubs, schools, churches and markets, in a refined, exclusive, purely residential neighborhood. Address Immediate, P. O. Box 748, City Hall Station, New York City.

MUST meet financial obligations now. If you will pay me $300 weekly for 10 weeks and assume mortgage of $9,500 my home is yours and you save $4,500 cold cash. Investigate my statement. House has 9 wonderful rooms and 2 modern tiled baths, 2 sleeping porches, conservatory, plot 100x170; only 5 minutes to Express station; ideal commutation, Lackawanna Railroad; neighborhood the best; every convenience, schools, golf, country club. G. C. Blackwell, 47 West 34th St. 5590 Fitzroy.

RIDGEFIELD PARK—OWNER LEAVING STATE will sacrifice his beautiful stucco home, six rooms, tile bath, steam heat, open fireplace, enclosed breakfast porch, enclosed sleeping porch, parquet floors, white enamel trim throughout, perfect condition, screens and shades entire house, excellent neighborhood, paved street and all other improvements, assessments paid; terms, $1,000 cash, balance $27.50 per month and interest; act quickly; COME OUT TODAY. John A. Baldwin, opposite station.

ARTISTIC residence, 6 rooms and bath, hardwood floors, open fireplaces, colonial and other designs; near West Shore station, Harrington Park, N. J.; from $6,500; convenient terms arranged. Apply C. G. Rose, 11 Broadway, New York City, or Harrington Park, N. J. Phones 8390-8753 Bowling Green, Closter 124.

BUILDER needing cash will sacrifice exquisite Colonial home of 6 rooms and bath in hill section west of Montclair for $1,950, balance $5,800 on mortgage; fine neighborhood; every city and country advantage and convenience; plot 100x150; act quickly. Builder, 893 Times Downtown, 5 Beekman St., New York City.

EIGHT ROOMS, 5 bedrooms, bath, electricity, gas, heat, fireplace; chestnut trim; laundry tubs; 58x297; shrubs, fruit; $8,000; terms. J. S. Mittag Jr. Realty Co., Ridgewood, N. J. Phone 695. New York, Barclay 5790.

IN RIDGEWOOD, N. J.—Attractive 8-room house, garage, large plot, many fruit trees, near express station and schoolhouse; price $10,000, terms $3,000 cash, rest mortgage; $9,000 cash. Phone Saddle River 38-Z.

A BARGAIN AT WESTFIELD.
Home, of beautiful architecture, built 6 years, 9 rooms, modern throughout; will be sold for $10,000. See me about it. Howard Goldsmith, 63 Park Row. Beekman 2596.

WEST ORANGE, N. J.—Nice location; lot 33x80; house 22x26; double floors on first story; oak in dining room and parlor; every improvement; B. and L. mortgage. 28 Eagle Rock Av. Phone Orange 4289.

COMMUTERS' OPPORTUNITY — 6-room house ready for occupancy, excellent condition, every improvement; large plot; shade; convenient express depot; $7,000. Buckley Wheeler, Ridgewood, N. J.

AT SACRIFICE—New Dutch Colonial 7 rooms, tiled bath; exceptional living room with open fireplace complete; large plot, high location, express commuting, depot convenient. Frank Stevens, Ridgewood, N. J.

TO LET—Eight-room house, all improvements, newly decorated, electric; furnished or unfurnished. Phone 2806-R, Orange; write 180 North 16th St., East Orange.

FOR SALE—26 ACRES WITH LAKE.
60 minutes from N. Y., 10 minutes from main line Erie R. R. station. Inquire Mallinson Bros., Allendale, N. J.

PLAINFIELD—Lease to October, $95, furnished, detached house, 8 rooms; attractive; reasonable. Jefferson Steiner, Hanover 1600. 60 Wall St.

LEONIA—To rent, new five-room apartment, light rooms, steam heat; central location; $65 month. BOWLES & COMPANY, Broad and Central Avs., Leonia, N. J.

BARGAIN to desirable party, 6-room house, half hour out; all improvements; restricted; $700 cash, balance monthly. Call Room 401, 30 Church St., N. Y.

MOVING to Detroit—Sell 8-room modern house, $6,800; bargain; lot 60x150; fine avenue near depot. Allen, 177 Washington St. Phone 3646 Bloomfield.

LOTS OF LOTS AND REAL HOMES at sacrifice prices; easy terms. Reid & Lowery, at Junction, Palisade, N. J.

FREE LIST of houses for sale and rent. Write VAN WINKLE CO., Rutherford, N. J.

Connecticut—For Sale or To Let.

30-ROOM sanitarium, 7 baths, 12 acres; Berkshires; less than $10,000.
GEORGE F. ARCHER,
REAL ESTATE,
10 EAST 43D ST. VANDERBILT 5084.

AT RIDGEFIELD—350 acres, houses in poor condition; $20,000.
GEORGE F. ARCHER,
REAL ESTATE,
10 EAST 43D ST. VANDERBILT 5084.

AT WILTON—40 acres, timber, woodland, 9-room residence, baths; Delco system; $10,000.
GEORGE F. ARCHER,
REAL ESTATE,
10 EAST 43D ST. VANDERBILT 5084.

AT WILTON—120 acres, improved residence, 13 rooms, on State road; very fine view; $45,000.
GEORGE F. ARCHER,
REAL ESTATE,
10 EAST 43D ST. VANDERBILT 5084.

TO LET FOR BUSINESS

Retail Stores — *Good Locations*

Rate 55 cents an agate line

SUBLET—FURNISHED.
Fully equipped large, light office (part of executive suite), in financial district; desks, tables, typewriter, phone and switchboard service, &c; monthly rental $65; unusual opportunity; principals only. Mr. Avery, Room 700, at 120 Liberty St.

MODERN LOFTS—Immediate possession.
Bleecker St., 128-130, 25x100.
Bleecker St., 130, store, 25x100.
20th St., 15 West, 56x92.
24th St., 133 West, 25x110.
26th St., 343 West (200 lbs.), 63x100.
OWNER, FITZROY 4842.

120 BROADWAY—SUITE, 450 FT., HIGH up; sub-lease reasonable; 500 ft. sub-lease cheap; also smaller or larger units.
115 Broadway—400 ft. sub-lease; phone installed; immediate occupancy.
141 BROADWAY—Suite 3 rooms, fine light, sub-lease six months, $115 month.

17 WARREN ST., NEAR BROADWAY.
Two upper floors for rent for offices, shipping and showrooms; will divide; elevator, &c. Apply on premises or
R. B. ITTELSON, 160 BROADWAY.
Telephone Cortlandt 0567, or your broker.

LOFT, 1ST FLOOR.
65x100; large show windows; suitable jobber or light mfg.; 100 per cent. sprinkler; lowest rental; 24th St., bet. 5th and 6th Avs.
H. MATZ & CO.,
1,170 Broadway. Madison Square 7257.

LOFT—Top, 5th Av., near 23d St., about 4,500 sq. ft., skylight, windows on four sides, passenger and freight elevators; immediate possession; also first floor, about 4,500 sq. ft., possession Feb. 1; low rental. Inquire Orchard 0515.

STORES.
SECTIONS—TIMES SQUARE—BROADWAY,
Downtown, Washington Hts., B'klyn, Bronx.
Property listed with us; quick results.
HARRIS EXCHANGE,
Times Bldg. Bryant 310.

DESK ROOM in private office; individual telephone, stenography; mahogany furniture and building directory listing; $20 monthly; also mail, telephone and listing privileges, $5 monthly. Room 501, 321 B'way. Worth 4977.

FURNISHED office to rent; Grand Central location; about 300 square feet; two trunk line switchboards; first class in every way. Adress A. B. C., Times. Phone Vanderbilt 853.

OFFICES, 165 BROADWAY—OFFICES.
Unusual offices available, en suite, to be subleased; reasonable figure; partitioned and size to suit. STURGIS & LYON, Special Agents, 80 Broadway. Phone 2064 Rector.

TO SUBLET—Part of delightful office located on 15th floor, Madison Av. and 33d St.; floor space 180 square feet; partitioned; first-class party desired; references exchanged. Telephone Murray Hill 5167.

DENTIST wishes to sublet part of office, on Park Av., near 59th St., to dentist, physician or chiropodist; separate entrance, use of reception room, &c. Phone Plaza 2780.

SUBLET PARTITIONED OFFICE, CUNARD BUILDING, 3,000 FEET, DESIRABLE LOCATION, LIGHT, AIRY AND QUIET; REASONABLE RENTAL. APPLY 25 BROADWAY, ROOM 1626.

FOR RENT—Two offices, furnished or unfurnished, desk room or entire office, telephone, stenographic services furnished; best office building; City Hall district. Telephone Mr. Brown, Barclay 6287.

PART of millinery store will be rented to a dressmaker, corsetier, lingerie, furrier or any other high class ladies' establishment. Apply 46 West 49th St., near 5th Av.

SPACE FOR RENT—About 2,200 square feet, stock room, show room and office; light and airy; located on Broadway in high-class building; very low rental. 928 Broadway, N. Y., 11th floor. Gramercy 6220.

INTERNATIONAL COMMERCE BUILDING,
11-19 MOORE ST., 7-11 WATER ST.
Large and small offices, reasonable rent, river view; owner on premises. Telephone Bowling Green 6094.

DESK ROOM, $20; private office, $30; also mail privilege, $5 monthly; telephone attendant; excellent service. Call Stuyvesant 8131. 59 4th Av., opposite Wanamaker's.

Private Office, Furnished, $30.
Mail and telephone privilege, $5.
Excellent service; low rent.
DUANE CO., 296 Broadway. Worth 248.

DESK ROOM, high-class office, with telephone, stenographer service; reasonable rates. Room 718, Flatiron Building. Telephone Ashland 7724.

45TH, 150 WEST (few doors from Broadway)—Store, large show windows; wonderful location for barber shop, beauty parlor, clothing, brokerage office; live street.

OFFICES, furnished, and showrooms; reasonable rent to responsible people; immediate possession. Apply on premises or own broker, 112 West 44th St. Bryant 3887.

SPLENDIDLY furnished offices to sublet temporarily; no stock or investment propositions; just off 5th Av.; reasonable. Apply 12th floor, 16 West 46th St.

SPACIOUS office with large reception room, display window, well furnished, with or without telephone and secretarial services. 535 5th Av. Phone Murray Hill 1870.

AN elegantly furnished private office, use private telephone and large reception room in Columbia Trust Bank Bldg., 34th St. and 5th Av. Call Suite 1107, 358 5th Av.

WAREHOUSE, lower east side, near waterfront, six-story, cellar, large electric elevator, 14,000 feet. Geo. W. Bond Jr., 1,170 Broadway. Madison Square 4453.

PRIVATE office, telephone, stenographer service; no merchandise; congenial surroundings. Knickerbocker Bldg., Broadway and 42d St., Room 1027.

OFFICE, light, airy, 9x16 ft; telephone installed; immediate possession; $45 monthly furnished, $35 unfurnished, including heat and light. Apply Room 1102, 59 Pearl St.

FINE OFFICES—LOW RENTALS.
171 MADISON AV.; 505 AND 850 FT.
1 WEST 34TH ST., 300-550 SQ. FT.
SUPT., OR FITZROY 5989.

STORE, 40x9, Hudson Terminal; suitable women's wear, men's shoes, &c.; lease 5 to 10 years. Wm. E. Parsley & Co., 120 Broadway. Rector 7984.

LARGE office, reception and stock room, partitioned; suitable for showroom or importer; lease; very reasonable. Call Room 1406, 114 5th Av.

51ST, 10 WEST—Showroom adapted for high-class retail business. Call on premises or apply Wolins & Bull, 599 Washington St. Spring 9941.

50TH ST., 27 WEST—Showroom adapted for high-class retail business. Call on premises or apply Wolins & Bull, 599 Washington St. Spring 9941.

SUBLET, part of store and large basement, fireproof, suitable for cotton goods or other textiles. Write only T. M., 133 East 17th.

LOFT space rent, on ground floor in West 50s for warehousing purposes; any space up to 10,000 square feet. D 982 Times Harlem.

56TH ST., 52 WEST.
Beautiful large very light floor; good central business location; one flight; telephone.

CORNER store, suitable cigars, confectionery or drug store; very busy location; cheap rent. Apply De Rosa, 209 Lexington Av.

NEW Loew Building, Broadway at 45th St.—Attractive space separated, two private offices, large reception room, mahogany partitions. Call 4 to 6. Room 1111.

PART of office, partitioned, airy, light; to reliable party very reasonable; showroom privilege. Room 404, 1,225 Broadway.

LIGHT furnished offices to rent in modern elevator building, with telephone service. Bryant 7000. Berg, 117 West 46th St.

AT 500 5TH AV., CORNER 42D.
Desk, name on board, service, &c., $17; mail and telephone service, $4. Suite 402.

LOFTS TO LET.
402 West 27th St., New York.

8TH AV., 896-8 (near 54th)—Exceptionally light studio and office for rent in new building; reasonable rent.

LOFT to lease from Feb., 1922, 50x100; 4 sides light. American Brassiere Co., 40 West 17th.

70TH, 141 WEST—Attractive parlor floor; 3 rooms, bath; suitable physician, chiropractor or osteopath; reasonable.

LOFTS to let, 799 Greenwich St.; newly renovated; steam heated; freight elevator. Sager & Shapiro, 132 Nassau.

LARGE OFFICE, furnished; best location; telephone. Inquire Room 1108, 45 West 34th.

A VERY DESIRABLE SMALL OFFICE for rent, third floor, 7 East 42d St. Apply agent of the building.

FOR lease store and basement, 32x100, Beekman near Gold St. Apply John W. Crawford, 83 Beekman St.

SUBLET beautifully furnished office, conveniences; great bargain. 145 Nassau St., Room 408.

DESK room, $15; small offices, $25 up, service; also large space. Vacuum Cleaner Specialty Co., 111 West 42d.

LOFT to let, one flight up; 22x88; reasonable. Apply New York Machinery Co., 142 East 25th St. Gramercy 6509.

MADISON AV., 718.
Elegant store, 12x65, for high grade business, rent reasonable. Call at store.

RENTAL, corner, 40x100, one-story heavy frame; might divide; immediate possession; unrestricted, light. Griffing, 17 East 137th.

LOFT, 9,500 ft., lower Manhattan; will lease from Jan. 1; rental $3,300; no brokers. W 199 Times.

BRIGHT office to rent; 541 sq. feet; centre of business district. Metropolitan 5c.-50c. Stores. Inc., 71 West 23d St., N. Y. City.

BROADWAY basement store, near 14th; suitable for barber or any business. Apply restaurant, 827 Broadway.

LOFTS to rent; one or two lofts together; 2,925 square feet per loft; reasonable rent. Inquire 83 Spring St. in restaurant.

4,000 FEET, all or part; excellent manufacturing space. 11 East 26th St., 6th floor.

OFFICE, elegantly furnished, $30; mail and phone privileges, $5. Frances Bachman, 505 5th Av. Murray Hill 7513.

DESK ROOM in exceptionally well-furnished office in Beaver St., $25 monthly. Apply Z 2228 Times Annex.

SUBLET, light office, 350 square feet, well furnished; will sell. Phone Franklin 3486, Room 811, 350 Broadway.

STORE for rent, N. W. corner of 109th and Broadway. Apply on premises or J. Romaine Brown Co., 10 East 43d.

5TH AV., 225—10x14 private office, vacant; very reasonable. Room 314.

A NICE office, stock space cheap; deskroom $8. 246 Canal St.

DESK ROOM—Telephone and stenographer, $30 per month. Room 1,122, 165 B'way.

OFFICE—1,416 Broadway, Corner 39th St. Apply Room 601.

LOFT, 12 East 32d—22x100; immediate possession. Murray Hill 3909.

FOR RENT—Large store; also daylight lofts. 80 West St., near Rector.

LOFT or part of loft to let. Waldorf Straw Works, 583 Broadway, 7th floor.

LOFT—Large, light, steam heat, elevator, 50x95. Happel, 408 East 93d.

MAIL PRIVILEGES, $5; deskroom, $20-$25. Times Square, Room 419, 1,480 Broadway.

SMALL LOFT to let, suitable any purpose. Inquire garage, 245 West 18th.

OFFICE SPACE, with or without service; best location in city. Pennsylvania 1620.

WANTED FOR BUSINESS.

WANTED, 10,000 square feet, book and periodical plant, New York or vicinity; submit complete particulars. T 390 Times.

THOUSAND feet for hairdressing shop, near 5th Av., 50th St.; no brokers. B 181 Times.

FACTORIES.

Brooklyn.

FOR SALE or rent, three-story brick manufacturing plant, approximately 10,000 square feet to a floor; good location. For particulars apply Box 11, Madison Square Branch of N. Y. Post Office.

APARTMENTS TO LET.

Furnished—East Side.

5TH AV.—Owner's large duplex handsomely furnished 10 rooms. Murray Hill 8513.

9TH ST., 15 EAST—Attractively furnished two rooms and bath in well-managed, unusual quiet house; door service. J. Irving Walsh, agent, 73 West 11th St.

28TH, 28 EAST—Two rooms, bath, telephone. Supt. or Whitney, Academy 2560.

29TH, 43 EAST.
Two rooms, bath, kitchenette; fireplace; furniture and lease; for sale or rent.

31ST (Lexington Av.)—Attractively furnished 2 rooms, kitchenette, bath; $100. Stuyvesant 6728.

32D, EAST (Hotel Regent, block 5th Av.)—Attractive two, three room, bath, apartments. $22.50 weekly up. Madison 1554.

34TH ST. (Near Park Av.)—Sublet, extra large living room, large bedroom, bath, shower, kitchenette; private telephone. Hanover 1690.

34TH, 56 EAST—3 rooms, real kitchen, bath, near Vanderbilt Hotel; private; references; $125. Berg. Ring Cohn bell.

34TH, 126 EAST—Seven-room elevator apartment, beautifully furnished; will sublet for season or year. Kelsey.

37TH, 142 EAST—Beautiful room, bath; open fireplace; north light; suitable studio.

40TH, 149 EAST—3-room apartment, completely furnished, all light; 8th floor, elevator building; $225. Winn.

48TH ST., 140 EAST—Five rooms, all light; modern conveniences. Call before 2 Friday and Saturday. Keegan.

49TH, 19 EAST—TWO ROOMS AND BATH. BABCOCK.

50S (block from 5th)—5 rooms. Murray Hill 4786, 12 to 2.

55TH ST., 63 EAST.
Complete apartment, richly furnished; exclusive neighborhood; large bedroom, twin beds; spacious living room; fireplace; Oriental rugs; Weber grand.

58TH, 116 EAST—Beautifully furnished apartment, eight rooms, three baths; season or year. Plaza 3053.

58TH, 43 EAST—Furnished six light rooms, two baths. Tel. Plaza 4120.

59TH ST. (Park Av.)—Will rent beautiful apartment to business man; good references; not more than one; exquisitely furnished; two wonderful rooms; sunny; at unfurnished rental, by month or lease; immediate; leaving city. E 334 Times.

60TH, 42 EAST—Second floor, exquisitely equipped. Mrs. Eastman Johnson. Plaza 2974.

60TH, 18 EAST—One, two, three rooms, bath; complete service. Jacinto Hotel.

60TH, 147 EAST.
Charming 2 rooms, bath, kitchenette; $135.

61ST, 26 EAST—Two delightful rooms, bath, southern exposure, well furnished. Pollok.

64TH, 159 EAST—Furnished housekeeping apartment; handsome private house; unusual location.

65TH—Three sunny rooms, bath, kitchenette; $160. Rhinelander 7761.

STORE, 20x80, sublet bargain; rental; lease. Hylan, 30 East 23d St. Gramercy 1586.

DESIRABLE desk room, exceptional service. Cummings, 220 West 42d St., Room 415.

PRIVATE OFFICE, desk room, mail, telephone; $2 to $25. Nelles, 27 Warren.

BUILDING, 4 stories, 50x100; elevator 8x16; rent $6,000; snap. Duross, 261 B'way.

DESK ROOM, with services. 405 Lexington Av., Room 501.

LEXINGTON AV., 345—Parlor floor and basement; ideal for doctors or dentists.

28TH ST., 40 EAST—Floor through, with display window; best retail section.

DESIRABLE office space for rent in 30 Church St. Apply Telephone Cortlandt 656.

TO LET—Bright office. 132 Nassau St., Room 723.

RENT space for appropriate line in Broadway ladies' shop (uptown). Audubon 3203.

Bronx.

NEW DAYLIGHT OFFICES, $50.
352 East 149th St., corner Courtlandt Av., 200 feet west of 3d Av., 149th St. subway station. Agent, Room 1 on premises.

HALF loft, 1,500 feet, excellent light, steam and telephone; low rent. Federal Silver Co., 1,178 Longwood Av.

INTERVALE AV. (163d St.)—Stores for rent, corner and adjoining. Cortlandt 3661.

Brooklyn.

OFFICE to let. Inquire 176 Vernon Av., Brooklyn, N. Y.

Queens.

A BEAUTIFUL STORE,
just being completed in Queens' fastest growing shopping centre, best location; 27x90 ft., with a selling basement of same size; latest style arch vestibule windows, suitable for cloaks, suits and furs, men's clothing, housefurnishing and allied lines, carpets, rugs, beds, bedding and upholstery, or drugs and sundries; ready for occupancy Nov. 15. Phone Astoria 233. I. J. Moss, 271 Steinway Av., Astoria, L. I.

Long Island.

LONG ISLAND CITY.
5,000 to 100,000 square feet space; early occupancy; or will build to suit.
ROMAN-CALLMAN COMPANY,
Bridge Plaza. LONG ISLAND CITY.

New Jersey.

NEW stores in business centre of Maplewood, N. J.; fastest-growing town along Lackawanna; suitable delicatessen, shoes, dry goods, jewelry, ladies' fancy wear and other live business; ready December. Sirlyns, opposite Post Office. Phone South Orange 1414.

PART OF STORE to let in the heart of Broad Street, Newark, N. J., for corsets, hosiery and underwear. Call Madison Square 9764.

Miscellaneous.

FOR RENT—A ROOM IN THE BEST LOCATION OF THE CITY, SUITABLE FOR LADIES' READY-TO-WEAR BUSINESS OR ANY OTHER BUSINESS, IN THE CITY OF ALTOONA; POPULATION OF ABOUT 70,000. FOR FURTHER PARTICULARS WRITE TO P. O. 333, ALTOONA, PA.

APARTMENTS TO LET.

Furnished—East Side.

86TH, 72 EAST—Two rooms, bath; newly furnished; $105; lease. Lenox 4801.

63D ST., (at Madison Av., Hotel Ashton)—Newly decorated and furnished 1, 2, 3 outside rooms and bath; buses, surface cars, subways; $100 per month up; hotel service; restaurant.

APARTMENTS, CHOICE LOCALITIES.
Long, short leases; east, west side.
CLARK REALTY COMPANY.
347 Madison Av. (45th St.) Vanderbilt 1450.

GRAMERCY PARK SECTION—Bachelor apartment, two rooms and bath, maid service, $100 month. Gramercy 5058.

GRAMERCY PARK, 1—Two rooms, bath, kitchenette; long or short lease. Phone 3951 Gramercy, before 11 A. M.

GRAMERCY PARK—Two-room apartment, $105; lease until Oct. Call Gramercy 2045.

LEXINGTON AV., 965 (76th St.)—Exceptional light rooms, kitchen, gas, electricity, bath, piano, steam heat. Rhinelander 4130.

MADISON AV., 416.
3 rooms, charming living room, Oriental rugs, Chinese decoration, fireplace; 2 sunny bedrooms, kitchenette. Superintendent, or Circle 8168.

PARK AV., 471—Most attractive six-room apartment, with two baths; newly furnished; will be leased to June 1; rental, $4,000 for season; will be shown by appointment. Gant, Tel. 8388 Plaza.

PARK AV.—An unusual opportunity; foyer, two rooms, bath, electric kitchen, in new apartment house; can be had at $4,800 per year; all possible service. Address B 157 Times.

PARK AV. (In the 60s)—Going to the Coast, will lease, until May 1, my beautiful 10-room corner apartment; elegantly furnished; immediate possession; quick action necessary. Address Box 110, 1,039 3d Av.

PARK AV., 440—OPPORTUNITY.
Beautiful apartment, three sunny rooms, kitchen, balcony; baby grand piano, Oriental rugs; long or short lease. 7 South.

PARK AV. (70s)—Owner's charmingly furnished apartment, 7 rooms. Murray Hill 4639.

PARK AV., 1,163 (Near 92d St.)—Elegantly furnished apartment, 3 rooms, bath; $150.

Furnished—West Side.

8TH AV., 178—3 great rooms, studio apartment, kitchenette, foyer. Gramercy 3818.

9TH ST., WEST—Three rooms, kitchenette and bath, until October. Stuyvesant 6078.

9TH, 41 WEST.
SMALL ROOM, $50.

10TH, 68 WEST—Handsomely furnished delightful six-room apartment, $158 month. Whipple.

10TH, 57 WEST—Housekeeping apartment, suitable for two; elevator, telephone; price $95.

16TH, 51 WEST—Attractive large room, bath; old mahogany, chintz; open fires; warm; continuous hot water; immaculately clean; restaurant, delicious food; moderate; weekly, monthly.

23D ST., 435 WEST—Second, third floors; five, three large rooms, full kitchens, baths; $95, $200; private house; adults.

31ST, 19 WEST—Two beautifully furnished rooms, bath; $100 month. Apartment 22,

40TH ST., 80 WEST—Studio bedroom, bath, completely furnished; business or dwelling. Beardsley.

45TH, 341 WEST—New elevator building; cleanliness, furnishings unequaled; 1-2-3 rooms, tiled bath, showers, tiled kitchens, kitchenettes; unquestionable applicants; highest references essential; $75-$125 up monthly. Longacre 3560.

45TH ST., 119 WEST (Rialto Apartments)—Newly renovated, newly furnished, 2 rooms, bath; hotel service; $125 monthly up; references required. Tel. Bryant 797.

46TH, 47 WEST—Two bright, spacious rooms, kitchenette; newly decorated; reduced. Tillman.

APARTMENTS TO LET.

Unfurnished—West Side.

70TH, 278 WEST—3 rooms, housekeeping; private entrance; yard.

71ST, 220 WEST—4 elegant rooms; 2 years' lease; $2,600; less to a good tenant. Wolf.

72D, 328 WEST—Basement for rent for business or family.

72D ST., 132 WEST. 2 ROOMS AND BATH, $1,000.

73D ST., 256 WEST. 2 ROOMS AND BATH, $1,100.

74TH ST., 303 WEST—Two rooms, bath, kitchenette; two rooms, bath, real kitchen; $1,600; owner resides on premises.

75TH ST., 245 WEST (bet. B'y & West End) Distinctive New Bldg. Housekeeping Apts. 2 rooms and bath, $100 monthly. See Superintendent on premises.

75TH ST., WEST—Parlor floor, three large, light rooms, kitchen, bath, all conveniences. Stuyvesant 3633.

75TH ST., 108 WEST—Exceptionally attractive, five-room apartment, real kitchen, bath.

76TH, 123 WEST—Beautiful apartment, entire parlor floor; suitable housekeeping studio, doctor; furnished or unfurnished, maid service, linen.

76TH ST., 146 WEST—Attractive two-room apartment; modern. Schuyler 5368.

80S—Apartment, 8 rooms, bath, $175 month. Elberson, 25 West 42d St.

82D, 70 WEST—Exceptional two-room apartment; quiet, refined house; every improvement.

83D, 25 WEST—Elegant apartment; two rooms, kitchenette, bath; all improvements.

84TH, 45 WEST—Light, airy apartment, newly decorated, electricity, parquet floors throughout; furnished, unfurnished; reasonable.

84TH, 48 WEST—Elegant furnished two-room, bath, kitchen, electricity, steam; lease.

84TH, 149 WEST—7 large rooms, single apartment, light, modern improvements; $125.

85TH ST., 229 WEST—Attractively renovated entire floor, 2 rooms, foyer, bath, kitchen.

86TH ST., 200-206 WEST—Strictly modern apartments, 5, 7, 8 rooms and bath; exclusive neighborhood. Apply Superintendent.

86TH, 172 WEST—Floor, 2 rooms, kitchen, bath; also one-room apartment.

90TH ST., 14 WEST—Parlor floor, 3 very large rooms and bath; parquet floors throughout; electric light; suitable for doctor or dentist. Apply on premises or John H. Lawrence. Phone Schuyler 4942.

90S—Apartment, 5 rooms, bath, $120 month. Elberson, 25 West 42d St.

91ST, 20 WEST—2 rooms, bath, kitchenette, beautifully decorated; rent reasonable.

92D (670 West End Av.)—Very attractive 2-room, kitchenette, bath, with shower; new furniture; maid service. Harris.

92D, 294 WEST—Seven large, all light rooms, suitable studio; immediate possession.

93D ST., 62 WEST. Newly decorated apartments of 3 and 4 rooms; rent reasonable; convenient to subway and "L"; ready for immediate occupancy. Apply Supt. on premises.

93D, 64 WEST—Three room apartments; every convenience; rent $80. Inquire premises.

93D, 317 WEST—Four and five rooms and bath. Apply Superintendent.

97TH, 50 WEST—Elegant remodeled 2 rooms, large kitchenette, bath, shower, steam, parquet, telephone, refined neighborhood; $85-$90 a month, or furnished to suit. Riverside 4956.

97TH, 50 WEST—Complete parlor floor, remodeled, elegantly decorated, parquet, all improvements; suitable for doctor; $165. Riverside 4956.

97TH, 308 WEST—5, 6 unusually spacious sunny rooms, entirely redecorated; elevator.

101ST, 4 WEST—Six rooms, telephone, electricity; near Central Park; $100. Supt. or Academy 720.

101ST ST. (Manhattan Av.)—Corner; elevator apartment; 5 large rooms.

103D ST., 18 WEST. 7 rooms, newly renovated; new plumbing; very light; for lease; $1,500.

107TH ST., 68 WEST (The Midette)—Attractive 5-room apartment; elevator, telephone, electricity, &c.; house under personal management of the owner, only strictly private families; rent $90 monthly. Apply to Superintendent.

110TH, 141 WEST—8 rooms; elevator; south and west exposure, overlooking Central Park; convenient location.

111TH, 57 WEST—Six outside rooms, corner elevator apartment overlooking Central Park, opposite subway station; $100. Apply Superintendent.

111TH, 521 WEST—4 light rooms, elevator, newly decorated; immediate possession; reasonable.

112TH ST., 612 WEST—Elevator apartment off Riverside Drive, 7 desirable rooms; $190 monthly.

117TH, 203 WEST—Independent suite, two front bedrooms, sitting room, kitchen; $125; beautifully furnished; piano; near subway; elevator. Supt.

119TH, 119 WEST—Parlor floor, ideal doctor; dentist's office; also modern five-room apartment; rent together or separate.

122D, 515 WEST—Elevator apartment, choice 4 rooms; immediate possession; $85. Supt.

123D, 547 WEST (Broadway)—Elevator, 5 sunny rooms, bath; $110. Mrs. Rose.

124TH, 510 WEST—Modern elevator, 7 rooms; $115; immediate possession; all redecorated.

127TH ST., 600 WEST (40 Tiemann Place, Corner Broadway)—4-room outside apartment; artistically furnished; $115.

127TH (near Riverside)—4-5-6 room apartments; moderate rentals. Circle 1438.

141ST, 630 WEST (corner Drive)—New fireproof building; 6 rooms, 2 baths; immediate possession; must be seen to be appreciated; decoration to suit.

148TH, 255 WEST—New law apartment, five rooms; now being decorated; $55.

157TH, 602 WEST—Four, five wonderful rooms, all front, completely decorated; reasonable.

160TH, 601 WEST—5-7 rooms, 2 baths, fireproof elevator apartment. Inquire Supt.

164TH, 601 WEST—4 rooms, all improvements. Apply Superintendent.

163D, 600 WEST (corner Broadway)—High-class elevator apartment house, 8 rooms and 2 baths, fronting Broadway, $165.

179TH (2,390 Amsterdam Av.)—High-class elevator apartment, latest improvements; open view, excellent service, five elegant rooms, $80.

181ST, 728-736 WEST—High-class elevator apartments, 2, 3, 4, 5, 6 rooms; rent reasonable. Apply on premises.

189TH ST., 558 WEST—5 rooms and bath, all improvements; most desirable; immediate possession.

192D ST., 600 WEST—4 AND 5 ROOM ELEVATOR APARTMENTS; ALL IMPROVEMENTS; IMMEDIATE POSSESSION.

4 ROOMS, very large, new apartments, ideal neighborhood, latest improvements, moderate rentals, renting agent on premises, 11-15-17-19 Vermilyea Av., 3 blocks west of Dyckman St. subway station, 1 block east of Broadway.

2 ROOMS and bath apartments in house beautiful; very desirable location. Williams-Dexter Co., 72 Greenwich Av. Chelsea 8096.

8 ROOMS AND 2 BATHS, all on avenue and street corner; elevator; now vacant. Supt., 600 West 192d St.

5-ROOM apartment, 2 large bedrooms, $250. Cathedral 7648 for appointment.

APARTMENT four rooms to let, by Christian family, completely furnished, November to May; baby grand piano, many luxuries; heat and hot water guaranteed; adults preferred; situated in the Dyckman section; $125 monthly, with rebate at end of lease if well taken care of. Phone Bowling Green 444.

BROADWAY (211th St.)—Four-room corner apartment; new house, opposite Isham Park. Apply on premises or M. Just, 4,925 Broadway at 207th St.

BROADWAY, 2,272 (81ST ST.)—NEW, TWO ROOMS AND BATH, KITCHENETTE; MURPHY BEDS; $70 TO $80.

BROADWAY, 6,201 (251st St.)—Beautiful apartment, 5 rooms and bath; high-class building; opposite Van Cortlandt Park; near subway; trolley station at door; immediate possession. Telephone Kingsbridge 1081.

BROADWAY, 2,403 (88th)—5 rear rooms, including kitchen and bath; $70. Beal.

CENTRAL PARK WEST, 465 (106th)—Eight unusually spacious, sunny rooms, entirely redecorated; elevator. Ernest Tribelhorn. Riverside 7830.

CENTRAL PARK WEST (1 W 102D ST.)—Immediate possession, 7 and 8 rooms, elevator apartments, $1,800 to $2,100. Inquire on premises or phone owner, Lenox 3701.

CLAREMONT AV., 189—Four, six rooms, front, elevator; near subway, Drive.

CONVENT AV., 435, corner 149th St.—Possession now; 8 and 9 rooms, elevator apartments. Apply on premises or BLEIMAN, 656 Broadway. Tel. 2132 Spring.

DESIRABLE apartments in Greenwich Village and vicinity. Williams-Dexter Co., 72 Greenwich Av. Chelsea 8096.

FORT WASHINGTON AV., 454 (181st)—4, 5 rooms. Cortlandt 3661, Wadsworth 8220.

GREENWICH VILLAGE, 182 WEST 4TH ST. Three and four rooms, including kitchen; immediate possession; newly decorated; $960 yearly. PEPE, 40 WASHINGTON SQUARE.

HAVEN AV., 112—Four, five rooms, all improvements, facing Hudson River. Superintendent.

MORNINGSIDE AV., 40 (118th)—5-6 rooms, $125; quiet, convenient, elevator, telephone.

NEW PRASADA. Corner apartment on 4th floor, overlooking Park, of 8 rooms and 3 baths. Horace G. Knowles, 50 Central Park West.

APARTMENTS TO LET.

Unfurnished—West Side.

NORTHERN AV., 106 (near 181st)—Five large rooms, overlooking Hudson River; decorated to suit; possession at once; take Broadway subway to 181st St. Apply Superintendent on premises, or Kempe & Co., 251 West 86th. Phone Schuyler 5610.

RIVERSIDE DRIVE, 575 (Corner 135th)—Elevator apartment; the best; unexcelled 6-room apartment, all rooms, including kitchen, bath, extra toilet, facing river and on Drive, $190; one 8-room front apartment, $200 monthly; 3-room, bath apartment, $110; 2-room, bath apartment, $80.

RIVERSIDE DRIVE, 270 (corner 99th St.)—High-class elevator apartments, southern exposure; 8 rooms, 3 baths; exceptionally fine service. Apply on premises or Fred'k Zittel & Sons. Tel. 9700 Schuyler.

RIVERSIDE DRIVE (at 79th)—Six rooms, two baths, 8th floor, facing river; $200 monthly; lease for two years; will sell furniture. Phone Schuyler 0933.

RIVERSIDE DRIVE, 362 (109th)—High-class elevator apartments; $4,200-$4,500; 9-10 rooms, 3 baths; renovated; immediate. Superintendent.

RIVERSIDE DRIVE, 676 (145th)—Beautiful double suite, facing Hudson. Woythaler, Audubon 5552.

RIVERSIDE DRIVE, 260 (Corner 98th)—7-8 rooms, 2-3 baths; corner apartment; all rooms facing Drive. Apply premises.

RIVERSIDE DRIVE, 450 (116th)—High class 7-room elevator apartment; $3,600; very choice; immediate possession. Superintendent.

RIVERSIDE DRIVE, 860—Highest class elevator apartment; 6 large beautiful rooms, 2 baths, extra foyer; reduced to $170.

RIVERSIDE DRIVE, 524—Six, seven, eight rooms, elevator apartment, facing Drive. Superintendent.

RIVERSIDE DRIVE, 706 (148th St.)—8 rooms, suitable for physician; 3 separate entrances. Cortlandt 3661, Audubon 6804.

RIVERSIDE DRIVE, 452—2 and 3 room fireproof elevator apartments See Supt.

SERVICE GUARANTEED. If you are renting smaller quarters let us take care of your excess furniture in our fireproof warehouses; vaults for valuables; motor vans for local and long-distance moving. Julius Kindermann & Son, 1,360 Webster Ave. (170th). Tel. Jerome 0194.

ST. NICHOLAS AV., 1,253 (173d)—Elevator, hall service, telephone; 5-6 large front rooms, beautifully redecorated; $95-$105; lease.

STUDIO apartment, entire floor, 3 large rooms, bath, kitchen, fireplaces. William Dexter Co., 72 Greenwich Av. Chelsea 8096.

THREE rooms and bath, steam, electricity; $60; will sell lease. Chelsea 6366.

WASHINGTON SQUARE, 80—2-3 rooms with bath; rent reasonable; maid service.

WEST 50S, NEAR 5TH AV. Beautiful 3-room apartment, whole floor, elevator, light and spacious; exceptional for music or dramatic art teacher. Goodwin & Goodwin, 148 West 57th St. Circle 6095.

WEST END AV., 924—9 rooms, 4 baths, forced to sublease on account of business difficulties; rent to Oct. 1, 1922. $3,000. Apply Supt. on premises or L. J. Phillips & Co., 148 West 72d St.

WEST END AV., 583—Two light rooms, bath, kitchenette, 3 short flights, rear, for persons appreciating refined, clean, exclusive house; every convenience; $100 monthly.

WEST END AV., 918 (Corner 105th St.)—1 and 2 room apartments, $1,500 to $2,000; immediate possession. Apply Superintendent.

Unfurnished—Bronx.

170TH ST., 601 EAST (Near Franklyn Av.)—Six elegant extra large rooms and foyer, 3 exposures facing Crotona Park; all improvements; refined family; adults.

APARTMENTS TO LET.

Unfurnished—Bronx.

FIVE large light rooms, large kitchen, tile bath, in new apartment just off New York University campus; ideal for family with children; rent $125. 98 West 183d. Phone Fordham 8952. Dietz, Apartment 4G.

GRAND CONCOURSE, 1,425 (171st)—To sublet, 5-room apartment, all modern conveniences, 1 block from subway and "L" station; $90. Apply Apt. 3D, or telephone operator.

TWO-FAMILY house, finest residential section; high elevation; electricity, steam, parquet floors, double porches, shower; 6 rooms, $110. Jerome, Broadway subways. 2,743 Kingsbridge Terrace.

MORRIS AV., 2,011 (near Burnside Av.)—4 rooms, facing street, elevator apartment. Inquire Superintendent on premises.

ANTHONY AV., 1,727—6 rooms, latest improvements, 2-family brick. Tremont 2224-W.

UNIVERSITY AV., 2,374 (S. E. Corner Fordham Rd.)—6 rooms, elevator apartment, $110.

CRESTON AV., 2,350—High-class four-room apartment to sublet. Apply Supt.

GRAND BOULEVARD AND CONCOURSE, 1,425—4 and 5 room apartments. See agent.

Unfurnished—Brooklyn.

COLUMBIA HEIGHTS APARTMENTS. HENRY ST., 226—6 rooms and bath, $175; well adapted for physician or dentist. COLUMBIA HEIGHTS, 68—Overlooking harbor; $100; 3 rooms, bath and kitchen. CLINTON ST., 265—3 rooms, bath; $75. G. Girard, 215 Montague St. Main 0554.

PROSPECT PARK WEST, 136 (between 8th and 9th Sts.)—7 rooms and 2 baths, all improvements; ground floor; south side; elevator house; $125; very choice location. Apply on premises.

PARK SLOPE—7 all-light rooms and bath, steam heat, electric light; corner house; 1 block from Prospect Park; rent $125; adults preferred. Schroeder, 315 9th St., Brooklyn.

18TH AV., 7,608—6-room apartment, all modern improvements, including garage; rent $100 monthly. M. Ollino.

LORING PLACE, 2,292—6 rooms, modern 8-family house, near Fordham Road, west of University Av.; $90.

Unfurnished—Queens.

SIX ROOMS AND BATH in 2-family brick house in Astoria, 4 blocks from Grand Avenue subway station; steam heat and hot water supplied; $80; immediate occupancy; garage in rear if desired, $10 additional. H. Trowbridge Harris, 152 Fulton Av., Long Island City. Astoria 406.

Unfurnished—Long Island.

FOREST HILLS GARDENS, L. I. NEW APARTMENTS BY STATION. Spacious 3-4-5 room suites; elevator bldg.; housekeeping, or splendid service in GARDENS TEA ROOM; 15 minutes on electric trains to N. Y. C. Write for FREE Booklet. GUYON L. C. EARLE, Agent, 358 5th Av.-34th St. Fitzroy 0821-2-3.

Unfurnished—New Jersey.

TO LET in the beautiful New Harding Apartments, 3-5-6 large outside rooms and bath; modern throughout, elevator service. 290 Potter Place, Clifton Park, Weehawken. Supt. on premises.

JERSEY CITY (Bergen Av., 645)—Modern 5 and 6 room apartments; reasonable rents; best service, including telephone switchboard; near Hudson tubes. Inquire Superintendent or telephone Bergen 5900.

CENTRE OF NEWARK. 1,007 Broad St.—Choice apartments; modern, elevator service; 6 or 7 rooms; newly decorated; $20 per room. Inquire Janitor.

APARTMENTS WANTED

Furnished.

TO RENT an apartment for six weeks; must be light, have two bedrooms, sitting room, bath and kitchenette; not south of 8th nor north of 60th. Telephone Addis, Murray Hill 507, stating rent and address and when inspection could be made.

RESPONSIBLE Christian couple desire two rooms, bath, kitchenette, Dec. 1 to April 1, Madison to 6th, in 50s; state price and particulars. P. O. Box 660, Valley Stream, L. I.

TWO ADULTS desire three rooms, nicely furnished, housekeeping, five months, vicinity 110th and Broadway, $100 monthly; references. M., 2,642 Broadway.

HIGHLY responsible young couple want furnished living room, bedroom, bath, real kitchen, elevator; immediate; consider only replies with full information. D 353 Times.

GENTLEMAN, with wife and baby, desires parlor floor, with or without basement, in private house, lower west side. Address stating rental, W 252 Times.

GREENWICH VILLAGE—Wanted for Winter months sublet two rooms and bath; will pay $100-$150. L 922 Times Downtown.

LIST YOUR APARTMENTS WITH Mrs. DINGLEMAN, RENTING SPECIALIST, 138 WEST 72D. Columbus 836.

TWO, three rooms, kitchenette, bath, 28th to 90th St., university graduate and mother, under $95. G 262 Times.

TWO women, particular housekeepers, want 2 rooms, bath, below 72d, 6 months, longer; limit $110. E 68 Times.

REFINED LADY desires first-class 3 rooms housekeeping apartment; best care; references; below 85th, West. E 419 Times.

YOUNG LADY desires to share apartment with congenial lady. N 174 Times.

Unfurnished.

LIVING ROOM, with genuine fireplace, bedroom, bath, kitchenette, between 43d and 58th Sts., adjacent to 5th Av., remodeled residence and southern exposure preferred; not over two flights up; about $100 per month; two years lease if desired. Address Box 78, Yale Club, Vanderbilt Av.

APARTMENT WANTED—One or two rooms, kitchenette, bath, electricity; young Christian couple; preferably west side; $60. M 159 Times.

WE have clients waiting for your apartment in Greenwich Village or Washington Sq. section. Williams-Dexter Co., 72 Greenwich Av. Chelsea 8096.

FOR PHYSICIAN, 6-8 room street floor apartment; convenient to subway; moderate rental. Address Dr. Paul Norwood, 237 West 43d St. Telephone Bryant 5131.

UNFURNISHED 2 or 3 rooms, real kitchen, bath, electricity, steam heat, in modern apartment house, 40th to 70th Sts., preferably east side. D 357 Times.

UNFURNISHED apartment, 4-6 rooms, improvements, Christian couple, who respect property; commuting distance; moderate rent. L 932 Times Downtown.

YOUNG COUPLE wishes 2 or 6 unfurnished rooms kitchenette, bath, 78th to 135th; $45 to $75. Write or phone E. Moran, 109 West 84th St. Schuyler 10199.

GENTLEMAN, with wife and baby, desires parlor floor, with or without basement, in private house; lower west side; state rental. Address Box SK-300 Times.

EAST SIDE, between 33d and 18th Sts., 2 or 3 rooms and bath; preferably whole floor of house. W 234 Times.

THREE rooms, bath, all improvements; $50. Phone 9 to 12, Columbus 7236.

WANTED—Basement of private residence for living purposes. Box A. T., 91 Times.

FURNISHED ROOMS.

East Side.

22D, 152 EAST—Well furnished bedroom, suitable for two; elevator. Greenfield.

27TH ST., Madison Av. (Hotel Madison)—Permanent rates for business people; room, use of bath, $10.50 weekly, room, private bath, $15; all outside; modern hotel; perfect service. Phone Madison 1784.

27TH, 43 EAST—Exquisitely furnished; elevator, running water; $8 weekly. 9th floor.

30TH ST., LEXINGTON AV. (HOTEL RUTLEDGE)—Women exclusively; newly decorated; room, bath, $16 weekly up; also room, use bath, $11 weekly up; restaurant convenience; big reduction for 2 persons.

35TH, 128 EAST—Large front hall room; newly decorated; nicely furnished.

36TH ST., 14 EAST—Large double room with bath.

51ST, 323 EAST—Beautiful back parlor extension; owner; 1-2 gentlemen; improvements.

55TH, 75 EAST—Comfortable one and two rooms, suitable for three people; improvements; housekeeping, &c.; reasonable.

60TH, 18 EAST—Room, adjoining bath, $35 and $40. San Jacinto Hotel.

60TH, 55 E.—Excellent location; comfortable room, one-two gentlemen; also small room.

60TH, 133 EAST—Nicely furnished room for business people; subway at door.

62D, 160 EAST—Large furnished room; also 2 unfurnished rooms; references.

68TH, 331 EAST—Attractive large room, electricity, phone; for refined business people.

90TH, 62 EAST—Handsomely furnished sitting, bedroom; twin beds, piano; private family; elevator. Phone Lenox 6376 for appointment.

91ST, 71 EAST—Elegantly furnished rooms, front parlor; business couple; also basement.

93D ST., AT MADISON AV. (HOTEL ASHTON)—Newly decorated room, use of bath, $12 week up; room, bath, $15 weekly up; buses, surface cars, subway; full hotel service; restaurant.

124TH, 79 EAST—Room, suitable for two; steam heat; private. DeMott.

125TH ST., 446 WEST—Four nice rooms, newly decorated, hot water, bath; $40.

A FEW very attractive double rooms, with running hot and cold water, easy access to bath, $75 month; European plan, 2 persons. HOTEL ALBERT, 42 East 11th St.

MADISON AV., 961—Nicely furnished large, light room, kitchen privilege. Rhinelander 7716.

MADISON AV., 1,246—Neat furnished rooms, steam, electricity, bath; private family. Halpern.

PARK AV., 1,162 (92d St.)—Elegant large rooms; kitchenette, phone; subway; Americans.

PARK AV., 86—Beautiful, cozy single room, $11 weekly; also large skylight room, $7 weekly; large closets.

West Side.

9TH ST., WEST—Desirable large, light room, well furnished, private home. Stuyvesant 6764.

10TH, 51 WEST—Studio, excellent workroom, top floor; large skylight; $50.

24TH, 438 WEST—Delightful rooms, baths; modern; breakfast privilege; owner interior decorator.

27TH, 39 WEST—TWO OR THREE ROOMS; HOTEL SERVICE. WATKINS 0476. MANAGER.

44TH ST., 116 WEST—Room with running hot and cold water; $2 per day; hotel service.

54TH, 339 WEST—Attractive, large rooms, adjoining baths; scrupulously clean; respectable.

37TH, 40 WEST—High class double room, private bath, heat, electricity; $15.

44TH, 126 WEST—Two rooms, bath; electricity; private entrance; suitable two gentlemen; $25 week. Greene.

50TH ST., 14 WEST—Large room, private bath; gentleman; permanent; references.

FURNISHED ROOMS.

West Side.

54TH (952 6th Av.)—Large sitting room and bedroom, heat, running water; private family; suitable for two. Potts.

55TH, 361 WEST—Large room, southern exposure; gas, electricity; private house; references.

55TH, 45 WEST—Single room, steam heat, electricity, phone; reference required.

57TH, 403 WEST—Large, attractively furnished front room, twin beds, heat, Victrola, private; reasonable; gentlemen. Circle 7904. Dunn.

58TH, 132 WEST—Beautifully furnished room and bath in highly appointed house. Phone Circle 4724.

58TH, 122 WEST—Bachelors, sunny parlor floor; superior furnishings, piano; other rooms.

59TH, 220 WEST (Central Park South)—Large, sunny room, kitchenette, $20; single room, lavatory, $12; charming private apartment.

69TH, 66 WEST—BEAUTIFULLY FURNISHED DOUBLE FRONT ROOM; KITCHENETTE PRIVILEGES; ALSO FRONT BASEMENT; $14 UPWARD.

69TH, 14 WEST—DOUBLE ROOM; KITCHENETTE PRIVILEGES; $15.

70TH, 119 WEST—Newly decorated house, four baths, shower, electricity; gentlemen; references.

70TH, 135 WEST—Select house; luxuriously furnished; large rooms, baths; service; cleanliness.

70TH, 28 WEST—Attractive large, medium sized rooms, private bath; steam heat; gentlemen; references.

70TH, 141 WEST—Attractive medium room, bath adjoining, well heated, electricity; phone.

70TH ST., 10 WEST—Exclusive residence room, bath; medium room; hall room; gentleman.

70TH, 59 WEST—DOUBLE ROOM, BATH ADJOINING; KITCHENETTE PRIVILEGES; SINGLE ROOMS; REASONABLE.

70TH, 209 WEST—Two connecting small rooms suitable for two; single; reasonable.

71ST, 62 WEST—EXCEPTIONALLY FURNISHED LARGE ROOM, TWIN BEDS, PRIVATE BATH, LAVATORY, COMPLETE KITCHENETTE PRIVILEGES; REASONABLE.

71ST, 61 WEST — BEAUTIFULLY FURNISHED DOUBLE FRONT ROOM; PRIVATE BATH; KITCHENETTE PRIVILEGES; OTHER ROOMS; $16 UPWARD.

71ST, 19 WEST — HANDSOMELY FURNISHED DOUBLE FRONT ROOM; PRIVATE BATH; KITCHENETTE PRIVILEGES.

71ST, 110 WEST—Sunny room, adjoining bath, electricity, telephone; business people; references.

71ST ST., 346 WEST—Furnished rooms, hot water, steam heat; references. Riverside, Apt. 14.

71ST, 38 WEST—Newly furnished large room, adjoining bath; electricity; hardwood floors.

72D, 122 WEST—Beautiful room, private bath; subway express; "L" station; moderate.

72D, 328 WEST—Rooms furnished and unfurnished, also top floor; clean; housekeeping privileges; rents reasonable.

72D, 241 WEST— Attractive double room, twin beds; dressing room; bath convenient.

73D, WEST — VERY ATTRACTIVE ROOM WITH BATH, $20 PER WEEK; PRIVATE HOUSE; ELEVATOR. TELEPHONE COLUMBUS 1935.

73D, 106 WEST—Nicely furnished single rooms, convenient subway, "L;" electricity; $8.

73D, 160 WEST—Large front room, newly decorated; pleasant home; permanent; gentleman; references required.

73D, 160 WEST—Large front room, newly decorated, large closets, pleasant home for gentleman; permanent; references required.

74TH, 107 WEST—Double room, bath, $12-$15; couple or two gentlemen.

FURNISHED ROOMS.

West Side.

74TH, 159 WEST — HANDSOMELY FURNISHED DOUBLE FRONT ROOMS, PRIVATE BATH, LAVATORY, COMPLETE KITCHENETTE PRIVILEGES; DISHES, LINEN; OTHER ROOMS; $15 UPWARD.

74TH, 3 WEST — HANDSOMELY FURNISHED DOUBLE ROOM, BATH; KITCHENETTE PRIVILEGES COMPLETE; REASONABLE.

74TH, 161 WEST—Large, attractive room, bath, electricity, steam; private house; gentlemen.

74TH, 236 WEST—Beautiful, sunny room, suitable one or two gentlemen; references.

74TH, 150 WEST—Large and small rooms; electricity; $8, $12, $14; gentlemen.

75TH (2,131 Broadway)—Exceptional appointments; light, quiet outside room, lavatory, adjacent semi-private bath; $65 monthly. "Thayer."

75TH, 106 WEST—Beautifully furnished front parlor alcove; also front basement; electricity.

75TH, 2 WEST — BEAUTIFUL DOUBLE ROOM; KITCHENETTE PRIVILEGES.

75TH, 327 WEST—Charming room, bath; single, en suite; single room; steam heat.

75TH, 170 WEST—Light, steam heated; electricity, phone; one flight; $8. Brown.

76TH, 305 WEST—Attractive, sunny front room, refined surroundings; well kept house.

76TH, 52 WEST—Comfortable room, running water, electricity; gentlemen only; $10 references.

76TH, 30 WEST—Very exclusive bachelor rooms; must see to appreciate; references.

76TH, 110 WEST—Front basement; private bath, electricity; business or private use.

76TH, 237 WEST—Large and medium rooms; private bath; running water, telephone.

76TH, 116 WEST—Newly decorated furnished room, twin beds, electricity; reference.

76TH, 145 WEST—Large sunny front room, running water, electricity; $55 monthly.

77TH ST., 111 West—Attractive large and small sunny rooms; conveniences; references; reasonable.

77TH ST., 128 WEST—Comfortably furnished double room; private bath; twin beds.

77TH, 106 WEST—Comfortable rooms, bath, phone, electricity; gentlemen only; $10-$12.

77TH, 112 WEST—Newly decorated rooms, single, double, electricity, phone; $8-$12.

78TH, 110 WEST—Unusual, large, attractive front room, private home; references required.

78TH, 134 WEST—Attractive rooms, with, without bath and kitchenette; single, en suite.

75TH, 326 WEST—Cheerful, medium size room, also small room; private residence.

78TH, 163 WEST—Beautifully furnished large and small rooms; reference.

79TH ST., Amsterdam Av.—Newly furnished rooms, good location; gentlemen. Telephone Schuyler 3973.

79TH—2 pleasant outside rooms; lavatory between; separate or en suite. Schuyler 4954.

79TH (Near Drive)—Will rent attractive large room, gentlemen or couple; high class apartment; exclusive home. Schuyler 5737.

79TH, 122 WEST—Handsome room, private bath, kitchenette, electricity; hall room; telephone.

79TH, 216 WEST (near Broadway)—Large front room; all conveniences; residence.

80TH, 125 WEST—Exceptional rooms with baths, high-class home; exclusive; references.

80TH, 165 WEST—Desirable room adjoining bath; electricity; ground floor; $8. Clark.

81ST (Columbus Av.)—Hotel Colonial; single rooms for men only; running water; telephone; complete hotel service; $8 to $10 weekly.

81ST ST., COLUMBUS AV. (Colonial Hotel)—Newly decorated, furnished room; use of bath; $12 weekly up; elevated, surface cars, subway; full hotel service; restaurant.

81ST, 108 WEST—Two rooms, light, running water; phone; bath; reference. Grothe.

82D, 20 WEST—Exceptional opportunity, beautiful large room; refined home; gentleman. Owner.

82D, 24 WEST—Beautiful large room; private bath; southern exposure; refined home.

82D, 138 WEST—Clean desirable room, private house; suitable for two.

82D, 115 WEST—Double rooms, private bath, telephone, electricity; gentlemen preferred.

83D, 66 WEST—Very large, elegantly furnished; twin beds; maid service; desirable.

84TH, 305 WEST—DOUBLE ROOM, PRIVATE TILED BATH, LAVATORY, COMPLETE; KITCHENETTE PRIVILEGES, DISHES, LINEN, SILVER; REASONABLE.

84TH, 33 WEST—Attractive large room, private bath, kitchenette; medium; $10.50.

84TH, 55 WEST—Room for two, with kitchen privilege; well heated; references.

85TH, 34 WEST—Beautiful newly furnished two large connecting rooms, private bath; all conveniences; reasonable.

85TH, WEST—Newly furnished outside room, southwestern exposure, modern, elevator. Schuyler 8298.

85TH ST., 101 WEST (Apt. 5)—Large, pleasing room, warm, neat; $11

85TH, 345 WEST—Double room, twin beds, near bath; gentlemen. Apartment 5E.

85TH ST., 259 WEST—Exceptionally high-class room in private house.

85TH, 58 WEST—Beautifully furnished room, suitable 2; steam, electric, telephone; $12.

86TH, 139 WEST—HANDSOMELY FURNISHED DOUBLE FRONT ROOM; KITCHENETTE PRIVILEGES; DRESSING ROOM, TELEPHONE; ALL CONVENIENCES.

86TH, 206 WEST—Attractively furnished suite; piano; kitchen privilege; elevator; modern. Perrin.

86TH, 204 WEST—Beautifully furnished rooms, kitchen privileges, modern apartment. Creighton.

86TH, 345 WEST—Delightful light well furnished, with private bath; also single.

86TH, 132 WEST—Exceptionally well furnished large room, bath; also small room.

86TH, 204 WEST—Newly furnished bedroom; running water; reasonable, Apt. 5 West.

87TH, 48 WEST—NICELY FURNISHED LARGE BACK PARLOR, WELL HEATED; ELECTRICITY; COMPLETE KITCHENETTE PRIVILEGES; DISHES, LINEN.

87TH, 342 WEST—Front basement, running water, closet; one, two gentlemen; private.

90TH, 58 WEST—Large modern rooms, with or without private bath.

90TH, 311 WEST (Near Drive)—Beautiful large room, dressing room; $18-$25.

91ST, 304 WEST—Large, attractive room, private bath; electricity; references; beautiful outlook; suitable two gentlemen or two ladies.

92D, 259 WEST—Beautiful light room; elevator, electricity; $10; gentlemen; references. 5E.

92D, 61 WEST—Private house; exceptionally beautiful room; twin beds; electricity; convenient.

92D, 259 WEST—Immaculate, comfortable room; conveniences; American; private family; references. 2E.

92D, 290 WEST—Two connecting front rooms, living and bedroom. 6E.

92D, 75 WEST—Ideal suite, living room, bedroom, bath, private entrance. Bocock.

93D, 264 WEST—Large front room in private house; telephone, lavatory, connecting bath, newly decorated and furnished.

93D, 50 WEST (Phone Riverside 5599)—Newly decorated, attractive rooms; all improvements.

93D, 43 WEST—Luxuriously furnished, bath, private; one or couple, Apt. 3.

93D, 265 WEST—Well furnished single room, adjoining bath; gentleman only; references.

93D, 21 WEST—Large, sunny rooms, running water, electricity, phone, "L," park.

93D, 257 WEST—Attractive rooms; running water, steam, electricity; private house.

93D, 40 WEST—Parlor, bedroom, bath; private family; reasonable, Virtue.

94TH, 316 WEST—Attractive room, twin beds, lavatory, steam, shower; reasonable. Geode.

95TH, 124 WEST—Two rooms, bath, private house; gentlemen; references. Riverside 5415.

96TH (Broadway)—1-2 large, clean, sunny homelike, comfortable. Riverside 4505.

97TH, 64 WEST—Large, clean rooms, with, without private bath; electricity; reasonable.

97TH, 1 WEST (corner Central Park)—Elegant rooms, steam, elevator; $10 up.

99TH, 306 WEST—Attractive room; running water; elevator apartment; near Drive. Smith.

99TH, 260 WEST—Large and medium sized rooms, all conveniences. Schuyler 0875.

100TH, 258 WEST—Cozy, comfortable rooms, twin beds; shower; attractive American home.

100TH, 241 WEST—Two elegantly furnished rooms in private house, every convenience; gentlemen only; must have reference.

101ST, 238 WEST (near West End)—Newly furnished large and medium rooms, electricity; parquet floors; subway express, 1034.

102D, 1 WEST—Beautiful front room, overlooking Park; modern; reasonable. Inquire Doyle.

102D, 242 WEST (near Broadway subway)—Refined home, young man will share large room; gentleman; bath same floor.

102D, 320 WEST—Attractive large and small rooms, kitchen privileges, home environments.

104TH, 73 WEST—Two separate, adjoining, furnished rooms, business people; reference. Ammerman.

104TH, 115 WEST—Newly furnished rooms; $5 up. Phone, elevator. Mason, Apt. 85.

104TH, 144 WEST—Parlor and bedroom; conveniences. Dr. Hoffmann. Academy 3356.

105TH ST.—Large room suitable for two; kitchen privilege; see ad under Central Park West. Academy 4806.

FURNISHED ROOMS.

West Side.

105TH, 201 WEST—Nicely furnished rooms, gentlemen; electricity, elevator, phone. 5B.

107TH, 258 WEST—Large room, housekeeping privileges; $12-$15; references; private house.

107TH, 308 WEST — HANDSOMELY FURNISHED DOUBLE FRONT ROOMS; KITCHENETTE PRIVILEGES; $15-$12.

107TH, 203 WEST — Attractive room, near bath; Christian family; reasonable. Apt. 2A.

108TH, 208 WEST (Apart. 24)—Exceptional room for business girl; every convenience.

109TH, 304 WEST—Large front room overlooking Riverside Drive, $15; private house.

110TH, 501 WEST—Single room, exclusive accommodation for gentlemen; references. Apartment 23.

111TH, 507 WEST—ATTRACTIVE PARLOR AND BEDROOM; ONE OR TWO GENTLEMEN. APT. 43.

111TH ST., 545 WEST—Large front room, southern exposure; all improvements. Dobie.

112TH ST., 611 WEST — Newly furnished double, single light rooms, elevator. Coleman.

113TH, 567 WEST (Corner Broadway)—Large front room, furnished; unusually attractive. 6W.

118TH, 506 WEST—Cozy single room; business woman preferred. Second floor.

118TH, 210 WEST (HOTEL CECIL). ATTRACTIVE ROOMS, WITH OR WITHOUT PRIVATE BATHS; SPECIAL WEEKLY RATES; FULL HOTEL SERVICE.

121ST, 537 WEST—Desirable room; running water; gentleman preferred. Morningside 5120 (Apt. 4).

122D, 620 WEST—Newly decorated, handsomely furnished single and double rooms separate or en suite; high class, full service apartment house. Morningside 3677, Superintendent.

122D, 416 WEST (Apply Apt. 52)—Single room, $7-$9; double, overlooking Morningside Park, $12-$14.

122D, 512 WEST—Attractive large rooms, adjoining bath, elevator, shower; reasonable. Nichols.

122D, 500 WEST — Elegant rooms, refined Spanish family. Apt. 3B. Morningside 4630.

123D ST., 522 WEST—Rooms, pre-war prices; business people. Apt. 6.

123D, 547 WEST (Broadway)—Single, double; elevator apt.; $6-$10 week. Rose.

124TH, 510 WEST—Front, sunny, elevator rooms, single, en suite; housekeeping. Weber.

127TH, 49 WEST—Large, comfortable room, running water; ample closet; private family.

136TH, 626 WEST (Riverside Drive)—Room you're looking for, good home; private family; all conveniences; $8; subway. Mayers.

136TH, 618 WEST—Comfortable, homelike room, $8; no other roomers. Apartment 18.

144TH, 600 WEST—Running water, $10 single; large, Hudson view, $15. Turner.

144TH, 510 WEST—Comfortable room with private family, $25 month. Apply Apt. 21.

149TH ST. and BROADWAY—Attractively furnished room, suitable for one or two people; $10 and $12. Phone Audubon 2314.

152D, 511 WEST—Beautiful large room, also small one, in owner's private house. Phone Audubon 8049.

158TH ST., 644 WEST—Attractive, light room, dressing room, bath and kitchen; overlooking Hudson. Audubon 8899.

158TH, 611 WEST—Attractive, well furnished room, private family; references. Apt. 9B.

165TH, 600 WEST—Large sunny front, lavatory, conveniences; Christian family. Apt. 22.

169TH, 600 WEST (Broadway)—Fine large room, open view, elevator. Apt. 31.

179TH, 529 WEST—Exceptionally clean, well furnished room; no other roomers. Wells.

180TH, 660 WEST (B'way corner)—Newly furnished room. Apt. 2A.

BENNETT AV., 31—Large outside room; home comforts; near 181st St. and Broadway. Wadsworth 9090, Apt. 54.

BETTER ROOMS. Wouldn't you like to open the door at night on a pleasant, homelike room? We have rooms just like home; service free. Call HOME RENTAL EXCHANGE, 116 WEST 39TH. FITZROY 1558.

BETTER class accommodations; all sections; services free. Daniel Shone, 1,966 Broadway.

BRIGHT, sunny room, running water; business woman; Christian family. Riverside 8651.

BROADWAY, 4,241, corner 180th, Apt. 39—Lady living alone will rent beautifully furnished outside room to refined business woman; kitchen privileges; $10; references exchanged.

BROADWAY, 3,544 (145th)—Outside, sunny, immaculate, elevator; gentleman; no other roomers. Mayer.

BROADWAY, 3,810—Beautifully furnished room $10; business woman; references. Apt. 63.

BUSINESS MAN will share four-room modern apartment with gentleman seeking home Cathedral district; reasonable. G 238 Times.

CENTRAL PARK WEST (105th St.)—Large, comfortably furnished room suitable for two; kitchen privileges; elevator apartment; family of 3 adults; $60 month. Telephone forenoons, Academy 4806.

CLAREMONT AV., 184—Large room, twin beds; phone; one flight; $10. Hollweg.

ELEGANTLY FURNISHED 2 AND 3 ROOM SUITES, WITH AND WITHOUT BATH; SINGLE ROOMS; DESIRABLE FOR BACHELORS. TELEPHONE SCHUYLER 5762.

MANHATTAN AV., 529 (122d)—Beautiful large rooms, also single rooms; light housekeeping; private house; references.

MEDIUM-SIZED outside room, adjoining bath, bright, well-furnished, large closet, steam heat, electricity, elevator service; 86th St., at Riverside Drive; no other roomers; two in family. E 389 Times.

MORNINGSIDE AV., 63, near 120th St.—Double front room, large and light; references required; $14. Jervois, 2d floor.

ONE room, next to bath. Call Audubon 3850, Apartment 7F.

ONE ROOM, next to bath. Phone Audubon 3850, Apt. 7F.

RIVERSIDE DRIVE (145th)—Large, front, attractively furnished parlor-bedroom; unusual arrangement; private entrance; Christian family; $15. Audubon 5239.

RIVERSIDE DRIVE, 530—Single, $10; double, $14; parlor, bedroom suite, $20, curtains or partition, view; kitchen; near bus and subway, Apt. 37, Morningside 620.

RIVERSIDE DRIVE, 293 — BEAUTIFULLY FURNISHED DOUBLE AND SINGLE ROOMS, PRIVATE BATHS, KITCHENETTE PRIVILEGES; REASONABLE.

RIVERSIDE DRIVE, 214 (94th)—Large, beautifully decorated, refined surroundings, river view, bath adjoining; reasonable. Apt. 53. Dare.

RIVERSIDE DRIVE (157th St.)—Exquisite room, electricity, elevator; modern apartment, private family. Phone Schuyler 844 from 10-5.

RIVERSIE DRIVE, 315 WEST 107TH. Elegant, spacious room, conveniences, high-class residence.

RIVERSIDE DRIVE, 202 (93d)—Large, handsome room, private bath; also single. Campbell.

RIVERSIDE DRIVE (137th subway)—Attractive room, adjoining bath; apartment; college couple; $8. E 405 Times.

RIVERSIDE DRIVE, 61—Very large studio room, overlooking Hudson; single and suite also.

RIVERSIDE DRIVE, 362 (100th)—Rooms facing Drive; gentlemen only. Apt. 1A.

RIVERSIDE DRIVE, 92 (81st)—Attractive front room, top floor; two gentlemen; $16.

RIVERSIDE DRIVE, 112—Redecorated, newly furnished; $50 to $75 monthly. Brearton.

ST. NICHOLAS AV., 974 (159th)—Exceptional room, private family; reasonable. Wadsworth 6290. Aziz.

WESTERN family have 10-room house, beautifully furnished throughout, with fireplace, spacious living room (large enough for dancing), steam heat, hot and cold water in each bedroom; are desirous of having two congenial couples share the beautiful home; 45 minutes to Times Square; $60 a month per couple. W 251 Times.

WEST END AV. (86th St. subway)—Luxuriously furnished room, bath; gentleman; reasonable; high-class apartment. Phone Schuyler 3638.

WEST END AV., 265—Suite, single rooms and studios with or without bath; reference.

WEST END AV., 896 (104th)—Exceptionally large room, with private bath; also single room. Phone Academy 2165.

WEST END AV., 247—Attractive front room, private bath, dressing room; suitable two or three.

WEST END, 271 (73d)—Attractive front room, private bath; refined home; references.

WEST END AV., 700 (94th)—Sunny room, also music studio, electricity, bath. Britten.

WEST END AV., 818, between 99th-100th Sts.—Large rooms, kitchenette, electricity.

WEST END AV., 839 (corner 101st)—Rooms, private family. Apartment 4F.

WEST END AV., 290 (73d)—Medium sized rooms, private bath; $15-$16.

WEST END, 410 (79th)—Pleasant side room, $16. Apartment 3N.

WEST END AV., 759 (97th)—Attractive double corner rooms, select; private house.

WEST END AV., 911—Beautiful, large, modern, sunny front room; home cooking.

WEST END AV., 840—Beautiful sunny outside room; private apt.; homelike. 5D.

FURNISHED ROOMS.

Brooklyn.

BEDFORD section, 182 Lefferts Place; large room, suitable two, exclusive neighborhood, private house, conveniences; car lines. Prospect 8771.

Long Island.

TERRACE HILL GARDENS—Attractive room, private home; block from depot. Rector 2652.

K W GARDENS, 114 Onslow Place—Room with bath. Phone Richmond Hill 3195.

UNFURNISHED ROOMS.

MADISON AV., 1,222 (88th)—Two sunny connecting rooms; steam, electricity; kitchen privileges. Robertson.

94TH ST., 308 WEST—8 large, light rooms, 2 baths.

ROOMS WANTED.

Furnished.

SWISS GENTLEMAN desires room and breakfast with French family. N 816 Times Downtown.

COUPLE desires rear room and bath in first-class house, below 70th St. W 237 Times.

BEDROOM, bath, kitchenette, couple, permanent; moderate; cleanliness imperative. B 169 Times.

BY GENTLEMAN, furnished room with strictly private family, west side, between 30th and 59th Sts. E 425 Times.

REFINED BUSINESS WOMAN; clean, quiet and reasonable; running water or private bath. M 191 Times.

BUSINESS MAN desires warm room, west side, $25 monthly. E 406 Times.

YOUNG MAN wishes room with private family; meals optional. G 276 Times.

ROOMS WANTED.

Furnished.

THE RENTING OF YOUR SPARE ROOM MAY BE GREATLY FACILITATED BY REGISTERING IT WITH DANIEL SHONE, 1,966 Broadway, Suite 22.

RESPONSIBLE Christian couple desire immaculate front basement, kitchenette, permanent, between 65th-110th West. G 287 Times.

BOARD WANTED.

GENTLEMAN desires clean room and two meals somewhere in theatrical district; state all details. G 275 Times.

REFINED young business woman, Christian, desires room and board, congenial surroundings, reasonable. E 395 Times.

WOMAN wanted to board infant. Mike, Madison Square 7883.

COUNTRY BOARD.

ELMWOOD HOTEL, EAST ORANGE, N. J. One block from station, easy commuting from New York, on Lackawanna R. R.; 100 rooms with baths, American plan, $40 per week per couple, single $25; desirable vacancies now; two rooms and bath, suites for families of 3 or 4 people. Phone Orange 1461.

EVELYN LODGE—Delightful commuting, 25 min. lower Manhattan; a truly charming residence, offering superior accommodation; sunny rooms, lovely furnished; excellent chef and service; select clientele; parlors, porches; home comforts; 14 years one management; weekly $18 up with meals. 71 Central Av., St. George, S. I. Two blocks from ferry.

CHILDREN boarded near New York by experienced teachers; best care and schooling. Apply 1101 Times Building, Times Square.

BOARDERS WANTED

East Side.

30TH ST. (AT LEXINGTON AV.)—HOTEL Rutledge, for ladies; one room and meals from $18 up; elevator, telephone, &c.; full hotel service; newly decorated.

38TH, 29 EAST—Large room, private bath; first floor; tray service.

1 EAST 63D ST. Two delightful rooms in most unusual house; cultured, homey atmosphere; excellent food; credentials. Tel. Plaza 9513.

MADISON AV., 839 (70th)—Unexpectedly vacated; double room, with board; permanent only.

MADISON AV., 213 (near 36th)—Attractive room; excellent table; references.

West Side.

54TH ST., 54 WEST. High-class accommodations, with board; references.

54TH, 40 WEST—Large and single rooms; private bath, electricity, with board.

58TH, 44 WEST—Beautiful rooms, private baths; steam heat; table unexcelled.

70TH, 244 WEST—Attractively furnished double room; private bath; single room; delicious home cooked meals; individual satisfaction assured.

70TH, 200 WEST—Attractive single room, running water; table guests; day or week; dinners. Hubbell.

73D ST., 271 WEST. Double room with private bath, also single room in refined home for young ladies; references.

73D, 65 WEST—Rooms, private bath, delicious home cooking; quiet; references.

74TH ST., 164 WEST (Marbury Hall Hotel)—Most exclusive American plan hotel in New York; 1, 2 and 3 room suites for Fall occupancy; beautiful rooms; cuisine of rare excellence. 3290 Columbus.

74TH, 149 WEST—Double, single; ideal location; Reese pure food boarding house.

76TH ST. (Riverside Drive)—Front rooms, suitable 1, 2 gentlemen appreciating refinement; Christian household; home cooking. 2139 Columbus.

West Side.

76TH, 9 WEST—Large comfortable room, adjoining bath, in refined Jewish boarding house; excellent cuisine. Berger.

79TH, 114-132 WEST—Wide, parked street; unusual and attractive; large parlors; tearoom and lounge; steam heat.

80TH, 143 WEST—One large, one medium room; table guests received; references.

82D, 124 WEST (Graycourt)—Spacious parlors, lounge, steam heat; rooms, single, en suite

82D, 66 WEST—Large front room, private bath, steam heat; exceptional table.

86TH, 17 WEST—Spacious second floor front room; home table; parlor, dining.

87TH, 57 WEST—Large attractive rooms, bath, heat, electricity; convenient; excellent table. Telephone Schuyler 6913.

93D, 306 WEST—Airy rooms, first-class board with American Hebrew family for gentlemen. Apt. 3 West.

93D, 254-256 WEST—Single, double; private baths; hotel service; home cooking.

102D, 305 WEST—Second floor room, connecting bath; private Christian American family.

103D, 239 WEST—Double room, meals; apartment; elevator; home cooking; $30; singles.

108TH, 329 WEST (near Riverside)—Private hotel; newly, elegantly furnished rooms, with or without private bath; Austrian cuisine.

142D ST., 611 WEST.—Elegant rooms; conveniences; Jewish family; good cuisine; gentlemen preferred.

154TH, 428 WEST—Large room, private bath; business people preferred; private residence.

LIGHT, comfortable room, near bath; Jewish; homelike atmosphere; modern; $15. Morningside 1565.

RIVERSIDE DRIVE, 320 (corner 104th)—Elegantly furnished rooms, with bath; Hungarian cuisine, with fine Jewish surroundings; telephone, elevator. M. Rost.

ST. NICHOLAS AV., 853—Comfortable room, business people; table guests. Pritchard.

WEST END AV., 896 (104th)—Ideal Jewish home offers exceptional accommodations, superior foods, individual service, to discriminating guests. Phone Academy 2165.

DOMESTIC SITUATIONS WANTED

Male.

BUTLER-VALET—Good cook and manager; generally useful; efficient. G 352 Times.

BUTLER-VALET—Young Chinese; neat, competent, trustworthy. M 18 Times.

COUPLE, young, white, refined, trustworthy, desire position, small family, care country home; no laundry. Write B 145 Times.

COUPLE, expert chauffeur, wife good cook. K 1094 Times Harlem.

JAPANESE, young, wants position as general house worker, experienced; references. Yokohama, 148 West 65th St.

JAPANESE cook, long experience, wants situation; best references. Hono, 328 East 57th.

JAPANESE, excellent cook; family, gentleman's apt.; references. Ima, 1,661 Lexington Av.

JAPANESE houseman, school boy, 23, wants position; good plain cook; wages no object. E 392 Times.

JAPANESE chef wishes position as general houseworker; entire charge apartment; city; best references. Suda, 23 West 65th.

JAPANESE student wishes position morning and night. Heroshi, 330 East 57th, city.

MAN, 35, clean-cut, to guard private property only the Winter through; can furnish the best of reference and is very handy. M. P., 1,358 Broadway.

Female.

CHILD'S NURSE, refined, middle-aged woman; sewing or light work; best references; salary $22. Phone South Orange 499M, present employer.

COMPANION to lady, middle aged, refined, reads well aloud, correspondent, competent, care of accounts. K 1093 Times Harlem.

COMPANION—Young lady of refinement as companion to elderly lady or lady living alone; willing to travel; loves music; references exchanged. Z 2237 Times Annex.

DIET NURSE or dietitian, with experience and best references, desires position immediately. D 359 Times.

DRESSMAKER, private, first-class; go out by day; reasonable. Mrs. Kay, 181 Penn St., Brooklyn. Phone Williamsburg 1911.

DRESSMAKER will remodel ladies' worn suits into satisfactory dresses. Phone after 6:30. Stuyvesant 4961, Room 711.

GIRL care small apartment, answer phone few hours daily. Rose. Audubon 1475.

Female.

GOVERNESS-COMPANION, English; would travel; highest references. W., 240 West 73d.

HOUSEKEEPER, refined, educated, no servant, desires place with rooms for self and husband. G 288 Times.

HOUSEWORKER—Competent Scotch woman, responsible post desired; references. M 165 Times.

LADY with wide experience in management of large or small households, desires position as housekeeper or companion to lady; unusual references. B 162 Times.

LADY'S MAID, French, experienced, good city references, wishes position. D 352 Times.

LAUNDRESS—Take family wash home; hamper wash preferred. Jenks, 43 West 137th.

LAUNDRESS, cleaning; reliable woman; day's work; references. Box 33, 11 Amsterdam Av

NURSE, refined young woman, thoroughly experienced, capable, undergraduate, desires nursing position; night duty preferred. Cathedral 7090, Apt. 63.

NURSE, graduate, companion to invalid; city, country or travel. Write Miss Jacobson, 5,524 6th Av., Brooklyn.

NURSE will take cases or invalid or child; best references. Physicians write P., 2,507 Broadway.

NURSE, baby's, doctor's; personal references; American family. 428 Central Park. Academy 4193.

NURSE, experienced infant's; entire charge from birth; competent; $80. Phone 3186 Harlem.

NURSE, thoroughly experienced, three years' personal references. Murray Hill 1698.

NURSE, child's, colored girl, or mother's help. 2,350 7th Av. Squires.

NURSERY GOVERNESS, English training; city references. Phone Flushing 3451-J.

WOMAN—Educated, reliable; care for children part time. B 172 Times.

YOUNG LADY as companion to lady or children; helper, maid; small allowance, object good home. A 428 Times.

YOUNG LADY wishes position nursery governess; highest references. Roessler, Miura Apartment, 5 Pinhurst Av., New York. Wadsworth 9867.

YOUNG LADY, college graduate, thorough hospital experience, wishes position as nurse or companion to lady; will travel if necessary. D 350 Times.

SITUATIONS WANTED—Female

BOOKKEEPER-STENOGRAPHER — Advertising agency or publisher preferred; high school graduate, five years' experience; render trial balance, financial statements; not afraid of hard work; unquestionable references; $30. B 132 Times.

BOOKKEEPER—12 years' office manager, systematizer, correspondent; familiar modern methods; exceptional references; salary $1,800. F 21 Times.

BOOKKEEPER - CORRESPONDENT, EXECUTIVE; LONG EXPERIENCE. G 264 TIMES.

BOOKKEEPER-TYPIST—Six years' experience; full charge; $25. L 685 Times Downtown.

BOOKKEEPER, capable, experienced controlling accounts, trial balance, collections, &c. G 289 Times.

BOOKKEEPER, experience; full or part time. B 171 Times.

CIRCULAR folding, inserting, sealing, stamping; piece work; rapid. D 354 Times.

DIETITIAN, experienced in buying and managing cafeteria or lunchroom in factory or department store; take full charge of kitchen. L 681 Times Downtown.

DRESSMAKER, 5th Av. experience, expert fitter, designer; rapid. $5.75 daily. G 283 Times.

SECRETARY. Experienced business woman, executive ability, knowledge stenography, accustomed dealing with employes and clients; good personality. M 190 Times.

SECRETARY, A1 stenographer, 8 years' experience to busy executive; thoroughly capable assistant; wide awake, well educated, good appearance; excellent references. K 1090 Times Harlem.

SECRETARY - STENOGRAPHER, refined New England woman, ladies' homes or office; own typewriter; also notes composed, written; excellent long hand. G 271 Times.

SECRETARY with unusual education and experience, already employed in the morning, desires afternoon work. A 461 Times.

SECRETARY, eight years' experience, having ambition and initiative, desires permanent situation. D. W., 934½ Freeman St.

SECRETARY-STENOGRAPHER — 9 years' experience; high school graduate; $25; capable. Intervale 4260.

SECRETARY, stenographer, capable; experienced; references; 9 to 1. Z 2220 Times Annex.

STENOGRAPHER—Producer wishes to recommend his stenographer and secretary; she is rapid, accurate, thoroughly dependable, good executive; salary $35. T 398 Times.

SITUATIONS WANTED—Female.

STENOGRAPHER, assistant bookkeeper, general office worker; competent, experienced; reference; moderate salary. B 164 Times.

STENOGRAPHER, experienced, desires position few hours in evening; clerical or stenographic law work preferred. K 902 Times Downtown.

STENOGRAPHER, two years' experience; office assistant; references; $18. K 888 Times Downtown.

STENOGRAPHER, lady, 9 years' engineering experience; excellent references. Phone Sterling 0445.

STENOGRAPHER, knowledge of bookkeeping, experience, capable; best references. L., 1,208 St. Nicholas Av.

STENOGRAPHER—Large varied experience; executive ability; unquestionable references. G 267 Times.

STENOGRAPHER, five years' experience; conscientious, reliable; references; $22. A 792 Times Downtown.

STENOGRAPHER, experienced, well educated; good appearance; proved ability; references. E 72 Times.

STENOGRAPHER, 3 years' experience; competent; refined; $20; references. L 663 Times Downtown.

STENOGRAPHER—YOUNG LADY, SECRETARIAL ABILITY; EXCEPTIONAL EXPERIENCE; SALARY $25. W 239 TIMES.

STENOGRAPHER, experienced, competent, desires evening or home work. E 390 Times.

STENOGRAPHER, competent, conscientious, alive, 4 years' experience, neat worker. Phone Intervale 4328.

STENOGRAPHER—Exceptionally bright beginner; rapid, accurate; Christian; $12. L 684 Times Downtown.

STENOGRAPHER, assistant bookkeeper; 2 years' experience; Christian; $18. L 938 Times Downtown.

STENOGRAPHER, office worker, 18; two years' experience; references. K 909 Times Downtown.

STENOGRAPHER, secretary, 4 years' experience, college training; moderate salary. E 408 Times.

STENOGRAPHER, high school graduate, 3 years' experience, knowledge bookkeeping; references. Blythebourne 4671.

STENOGRAPHER, college education, seven years' experience; punctual, conscientious, accurate. E 400 Times.

STENOGRAPHER, Christian, 7 years' experience, refined, pleasing personality; $25. Alma, 7050 Bryant.

STENOGRAPHER, experienced; uptown preferred; refined, conscientious; excellent references. Telephone Wadsworth 4170.

SITUATIONS WANTED—Female.

STENOGRAPHER, knowledge bookkeeping, stenotype operator, law, commercial, competent managing small office; educated, reliable woman; $22. B 165 Times.

STENOGRAPHER, experienced, accurate, conscientious worker; salary $20. L 673 Times Downtown.

STENOGRAPHER, knowledge bookkeeping, 3 years' experience, competent; $18. L 935 Times Downtown.

TEACHER—Foreign lady of refinement, ten years' experience as teacher and school superintendent, desires to give lessons in French; newest conversational system. Write to Madame Henkin, care Mrs. Abramoss, 38 West 103d St., or telephone Academy 4526, between 9 and 11 A. M. or 7 to 9 P. M.

TEACHER, college graduate, experienced, wishes engagement to tutor English, French, piano, mathematics, Latin; highest references. G 269 Times.

TRANSLATOR, experienced, wants home work, from Italian, French, Spanish into English, and English into Italian. M 44 Times.

TRANSLATOR, German, Italian, French; non-fiction preferred; editorial experience. E. W. R., Box 16, Bayonne, N. J.

TYPIST, office assistant, four years' experience; accurate and neat. Fay, 7050 Bryant.

TYPIST, general office work; 5 years' experience; references. K 892 Times Downtown.

TYPIST (own machine)—Young lady do copy typewriting evenings; form letters, plays, envelopes, &c. E 398 Times.

TYPIST, knowledge stenography, bill clerk, monitor switchboard, four years' experience. Audubon 2490.

TYPIST, office assistant; two years' experience; references; $16. A 785 Times Downtown.

WOMAN, clever, diplomatic, literary, excellent talker, long experience, desires immediate engagement; no commission proposals considered. D 362 Times.

YOUNG LADY, executive ability, for outside selling or demonstrating; 10 years with one company. Call Nevins 2851.

YOUNG LADY wishes temporary position typewriting or stenography. Phone Audubon 2064.

YOUNG LADY, refined, desires position for filing; $15; speaks German fluently. Write M. G., 3,525 Broadway.

YOUNG LADY desires evening position, usher, cloakroom or saleslady. M 138 Times.

YOUNG LADY desires place as doctor's office assistant. Phone Spring 6225.

Employment Agencies.

MRS. KEMP'S AGENCY—Hygrade colored servants; city, country; references investigated. Audubon 2856.

SITUATIONS WANTED—Male.

ACCOUNTANT, junior, thoroughly experienced bookkeeper, some auditing experience, knowledge tax reports, have installed systems, conversant in financial statements, desires position with firm accountants; reliability, efficiency assured, advanced Pace student; salary secondary. Address L 676 Times Downtown.

ACCOUNTANT—Thoroughly competent executive, auditor, systematizer and office manager; young married man, eight years' experience, accountancy graduate, familiar with income tax and cost accounting, seeks better connection. M 193 Times.

ACCOUNTANT, certified, auditing, systematizing, tax exert, firms without bookkeepers; reasonable terms. Accountant, 1824 Woolworth Building. Telephone Barclay 7687.

ACCOUNTANT—Experience as controller, two and one-half years employed by leading C. P. As.' as senior, seeks position with manufacturing concern; commencing salary $5,000; location open. A 783 Times Downtown.

ACCOUNTANT, JUNIOR, 3 years' bookkeeping experience, N. Y. U. senior, desires position C. P. A. firm. L 657 Times Downtown.

ACCOUNTANT, experienced, desires position with firm of certified public accountants; best references. Charles Levine, 95 Monroe St., City.

ACCOUNTING, auditing, systematizing; arrangements firms without bookkeepers. Greene, 1,457 Hudson Terminal. Cortlandt 1379.

ACCOUNTANT-BOOKKEEPER, 35, married, Christian, 15 years' experience, tax reports, systems installed; A1 references. B 999 Times Downtown.

ACCOUNTANT—Certified public New York desires position, $2,600. James, 324 West 18th St.

ACCOUNTANT, senior, auditor, controller, 33, six years with certified public accountants; best references. B 143 Times.

ACCOUNTANT, experience manufacturing, mercantile establishments, capable; college graduate. G 260 Times.

ACCOUNTANT junior (21), experienced, competent, desires permanent position. K 908 Times Downtown.

ACCOUNTANT, senior; services available evenings, 6 to 10. D 356 Times.

ADVERTISERS—Production man; excellent typographer, layout, engravings, paper; knows printing in all branches; wishes position with corporation, agency, publisher; can see work through to completion. B 1[illegible] Times.

AUTOMOBILE EXPORTERS: Capable executive, with many years' experience in automotive field in foreign markets, speaking several languages, desires take complete charge automobile export department, or will travel abroad. A 787 Times Downtown.

AUTO MECHANIC and electrician; high grade man, capable handling large force men, desires position; real producer. Nelson, 62 West 93d.

BOOKKEEPER - CASHIER, 23, complete charge, thoroughly experienced, trial balances, financial statements, correspondent, executive ability, desires position; excellent references; $25; efficiency assured. L 677 Times Downtown.

BOOKKEEPER, stenographer, correspondent, energetic young man; executive ability; thoroughly experienced, trial balance, statements, credits, collections; unquestionable references; $25. W. Lange, 12 West 93d St.

BOOKKEEPER-ACCOUNTANT, 20 years' experience, capable executive, organizer, productive correspondent, modern systems; references. M 177 Times.

BOOKKEEPER-ACCOUNTANT, married, 6 years' manufacturing experience, complete charge controls, collections, credits, statements, costs; $40. E 40 Times.

BOOKKEEPER—YOUNG, 12 YEARS' EXPERIENCE, ACCEPTS ANYTHING MODERATE SALARY. B 166 TIMES.

BOOKKEEPER, experienced double entry, trial balances, statements; capable, reliable. G 355 Times.

BOOKKEEPER, also stenographer, four years' experience; good references. K 894 Times Downtown.

BOY—Good reference, neat, intelligent, Christian, wishes position. L 919 Times Downtown.

BUYER, silks, desires connection with manufacturer of ready-to-wear or reliable silk concern. M 205 Times.

CASHIER-TREASURER, thorough experience, desires responsible position. L [illegible] Times Downtown.

CHAUFFEUR-MECHANIC, thoroughly experienced, all cars, foreign, domestic, with over 10 years' experience as mechanic and expert driver; best of city references; neat, careful, desires position, city or country. Murray, 160 Claremont Av. Tel Morningside 6280.

CHAUFFEUR — Gentleman giving up his automobile desires to find a place for his chauffeur, whom he can give the highest references for honesty, industry, carefulness and skillful driving and mechanical competence. Address Franklin B. Lord, 20 Broadway. Tel. Bowling Green 8374.

CHAUFFEUR, single, 40, expert city driver, courteous, good-tempered; highest recommendations; last two positions five and a half and four and a half years, respectively. B 113 Times.

CHAUFFEUR, mechanic, single, American, 29, desires private position; ten years' experience driving Pierce, Packard, Cadillac; best references from former employers; $35 weekly. M 202 Times.

CHAUFFEURS—We have several good men with from 3 to 9 years' reference on last positions; this is not an employment bureau. Society of Professional Auto Engineers, 1,847 Broadway. Telephone Columbus 10878.

CHAUFFEUR, highly recommended, at present employed with private family, for past 4 years driving Packard; employer leaving city. Frank Thompson, 258 West 113th St.

CHAUFFEUR, mechanic, married, 12 years private reference; courteous, reliable. Burnham, 546 West 124th St. Morningside 6960, Apt. 25.

CHAUFFEUR, driver of high-powered cars, desires permanent position with private family; twelve years' experience; highest references. Nelson, 62 West 93d St.

CHAUFFEUR, married, wishes position with private family; five years in last position; willing to be handy around house. Call Circle 8566.

CHAUFFEUR, private, extremely competent, industrious, obliging; first-class references. Telephone Plaza 5850.

CHAUFFEUR, mechanic, wants position; 7 years' experience; private; references; single; sober, careful driver. D 349 Times.

CHAUFFEUR—Private, married, 25, several years' experience; references furnished. A 453 Times.

CHAUFFEUR, 29, single, 10 years' experience; city, county; A1; private references; 5 years' shop experience. D 353 Times.

CHAUFFEUR, expert mechanic; 4 years' last position; references. Aquino, 20 West 94th.

CHAUFFEUR, six and seven years' private best city references. Bryant 3117.

Continued on Following Page.

The New York Times

Classified Advertising Rates

Count six words to an Agate line. Per Agate Line.
(Minimum space two lines.)

Situations Wanted	40c
Furnished Rooms and Rooms Wanted	45c
Boarders and Board Wanted	45c
Help Wanted	50c
Real Estate, &c.	55c
Lost and Found	55c
Apartments to Let and Wanted	55c
Country Board	60c
Mortgage Loans	65c
For Sale	65c
Automobile Exchange	65c
Agents Wanted	65c
Employment Agencies	75c
	Per Word.
Business Opportunities (Agate Caps 20c)	15c
Buyers' Wants and Offerings to Buyers	15c

For insertion in the Sunday edition advertisements of schools, steamships, hotels and resorts must be received in The Times Building by noon Thursday. Real Estate and apartments display announcements and advertisements for insertion in the Editorial Section by 8 P. M. today. Business Opportunities by 11 A. M. tomorrow. All other classified advertisements not later than 1 P. M. tomorrow.

Advertisements for insertion in the daily edition must be received by 5 P. M. on the day preceding insertion.

SITUATIONS WANTED—Male.

Continued from Preceding Page.

CLAIM ADJUSTER, 25, 5 years' experience compensation claims, Italian interpreter, desires position with advancement. L 937 Times Downtown.

CONSTRUCTION ENGINEER or superintendent of extensive experience in all branches, is available. E 55 Times.

CORRESPONDENT and expert Polish translator wants steady position. Translator, H 207 Times.

CREDIT MAN, bookkeeper, five years' actual experience; best references. M 200 Times.

DRAFTSMAN, technical training on heating, ventilating and power plant piping, wishes position with architect or heating concern; five years' drafting experience. E 385 Times.

DRAFTSMAN, architectural, all-around man, long experience in general practice. Write P. O. Box 683, Amityville, N. Y.

ENGINEER, 18 years' laundry experience. 85 N. Y. Times Brooklyn Branch.

EXECUTIVE, construction engineer of over 20 years' experience in all branches is open for position. E 56 Times.

INDUSTRIAL ENGINEER, 35, wide experience initiating more effective policies and methods in manufacturing plants, desires suitable position with New York financial house or industrial corporation. L 913 Times Downtown.

MESSENGER—Young colored man wishes position with some banking house; references. M. Garnett, 119 East 84th.

OFFICE MANAGER'S ASSISTANT, Christian, 28 years old, university graduate, with 5 years' general office and sales experience, including accounting, auditing, bookkeeping, correspondence, costs, purchasing, &c.; salary $30. M 206 Times.

OFFICE ASSISTANT, 26; college training; 6 years' experience general office work foreign exchange; conversant English, French, German; furnish excellent references. N 776 Times Downtown.

PAINTERS, two, would like day, contract work; country preferred; interior, exterior; first-class work guaranteed; references. M 85 Times.

PRINTING ESTIMATOR, 10 years' exceptional, varied experience all phases printing. Walter Lucas, Room 69, 18 West 34th St., City.

REAL ESTATE BROKER, experienced, active, Jersey license; want small drawing account and commission. L 679 Times Downtown.

SALESMAN, SHIRT.

A PRODUCER WITH LARGE FOLLOWING IN NEW YORK AND BROOKLYN AMONG BETTER HABERDASHERS WILL CONSIDER GOOD PROPOSITION; AT PRESENT CONNECTED.

M 198 TIMES.

SALESMAN—Expert at selling by mail; advertising experience; knows small town distribution; can get immediate results; any line of merchandise; open for whole or part time position. D 348 Times.

SALESMAN, experienced, desires connect with reliable concern; possesses executive, advertising ability; finest references; insurance or securities work not wanted. Box 843, 200 East 23d.

SALESMAN-MANAGER gents' furnishing; live wire; executive ability; fifteen years' experience; reference. A. Morrison, 853 Southern Boulevard, Bronx.

SALESMAN, 12 years' business experience, desires connection where hard work will insure future advancement; references. A 462 Times.

SALESMAN, eight years' experience, desires connection reliable concern. 64 N. Y. Times, Brooklyn Branch.

SALESMAN, 30, well educated, pleasing personality, thoroughly experienced, seeks meritorious connection, salary or drawing. E 423 Times.

SALESMAN, silks and silk mixtures, also shirtings, with big following, desires new connections; best references. A 460 Times.

SALESMAN, traveling, experienced, to sell to hotels, New York and New England States; have following. B 182 Times.

SALESMAN, 15 years furs, phonographs, road, city, wishes position, where hustler earns good income. H 300 Times.

SALESMAN—Experienced traveling salesman, 25, desires position; reliable concern. G 216 Times.

SALESMAN—Following, industrial alcohol, side lines; speaks four languages. B 192 Times.

SCIENTIST, experienced health builder, wishes connection with medical house or physician. P 19 Times.

STENOGRAPHER, also bookkeeper; four years' experience; good reference. K 895 Times Downtown.

STENOGRAPHER, high school graduate, 5 years' experience; A1 references. M 197 Times.

STENOGRAPHER, experienced, desires position with progressing concern, where advancement is assured. G 285 Times.

STENOGRAPHER, 18, familiar technical dictation, office detail; Christian. L 936 Times Downtown.

STEWARD—Young Danish waiter, ambitious, A1 references; who has been in this country 13 months and speaks good English, wishes to get an opening chance in a first-class hotel; please arrange interview. D 363 Times.

TEACHER—American university graduate wishes to prepare students for college entrance and Regent's examination in French, Spanish and mathematics. G 290 Times.

YOUNG MAN, 27, with highest references; an expert of the countries Greece and Turkey, with thorough knowledge of English, French, Greek and Turkish languages, and with a great business experience, desires to travel as companion to gentleman, interpreter or to go abroad for business purposes. Address J. Laurel, P. O. Box 397, New York.

YOUNG MAN, 18, live, wide awake, high school graduate, bookkeeping, typing experience, knowledge stock exchange securities, foreign exchange, desires position with stock broker, foreign exchange house. T 396 Times.

YOUNG MAN, American, expert stenographer, wishes secretarial position or one where future is assured; experienced; speaks French, Spanish; unquestionable references. M 201 Times.

YOUNG MAN, Christian, wants position in American auto supply house, in office or store, or other branch in auto industry; has some experience; references present employer. Phone South 6583.

YOUNG MAN, 6 years' business experience dress line, desires connection where initiative and hard work merit advancement. S. Tully, care A. B. C. Cloak & Suit, 2-4 East Broadway.

YOUNG MAN, 21, high school and technical school graduate, desires position with a progressive firm; salary secondary. L 670 Times Downtown.

YOUNG MAN, Christian, desires permanent work; high school graduate; foreign exchange bank experience; translator three Slav languages. L 923 Times Downtown.

YOUNG MAN, 23, well educated, with character and ability, four years' business experience, desires position with future. G 251 Times.

YOUNG MAN, 23, shipping, stock and selling experience, wishes opportunity with reliable house. E 402 Times.

YOUNG MAN, speaking English, French and Spanish, wishes position. Write J. G. M., 216 West 50th St., New York City.

YOUNG MAN, 24, good appearance, wishes clerical position or light work. McNabb, 57 St. Mark's Place, Brooklyn.

YOUNG MAN, 20, good character, business ability, wishes position with reliable concern. G 284 Times.

YOUNG MAN, 19, high school graduate, lace and novelties experience, wishes position, Bergoffen, 12 West 21st St.

YOUNG MAN seeks position receiving or shipping clerk. Herbert, 126 Greenwich Av.

YOUNG MAN, 30, position anything; studies evenings; experienced salesman. G 350 Times.

YOUNG MAN, 21, with 6 years' experience in banking and export business, wishes clerical position. Mattatat, Flatbush 4888.

YOUNG MAN, 25, intelligent, desires position; office or showroom. G 215 Times.

YOUNG MAN, 22, DESIRES POSITION. B 141 TIMES.

YOUNG MAN, ex-army officer, desires connection with reliable firm. E 41 Times.

YOUNG MAN, 24, wishes work; anything best reference. E 399 Times.

YOUNG MAN desires any honest evening position. E 393 Times.

YOUNG MAN, 21, four years' clerical experience, desires position. B 161 Times.

Employment Agencies.

JAPANESE Eagle Agency, 106 West 46th. Bryant 7787. Couples, professional, domestic help.

DOMESTIC HELP WANTED

Male.

MAN for all-around housekeeping for bachelor; excellent home; must be good cook; small town. Telephone Richard Gerstell, Vanderbilt Hotel, city.

MAN and wife to keep house for bachelor in small town. E 387 Times.

Female.

GIRL, experienced, for housework; half time; references required. Apply Friday, before 12 or after 6. Moller, 605 West 156th, Apt. 53.

GIRL wanted, white, for general housework, small family. Apply 46 Fort Washington Av., Apt. 23.

Female.

GOVERNESS — Cultured English nursery governess to care for and teach two children, age 5 and 6; must be thoroughly experienced and furnish best of references. Apply Richard A. Near, 783 5th Av.

HOUSEWORKER for one lady, take entire charge 2 rooms, kitchenette apartment; must have good references; wages $50-$55; sleep out. Telephone Schuyler 1089.

HOUSEWORKER, white; good cook, for small family, in apartment. Tel. Columbus 7163.

HOUSEWORK, white girl, no washing. Tele. Riverside 2861 or call 9 West 91st. Decker.

HOUSEWORKER, general, white; family of 2 adults. Tel. Bayside 1340W.

HELP WANTED—Female.

ASSISTANT ADVERTISER wanted; a splendid opening for a woman of education and some experience, capable of writing department store copy. Apply at once by letter, giving full details, age, past experience and salary expectations.
B. Lowenstein & Bros., Inc.,
116 West 32d St.

ASSISTANT wanted; experienced in dental office on 5th Av.; to start at once. Write Dr. J. B. Smith, Copley Plaza, Boston, Mass.; state experience; salary to start $30 per week.

BOOKKEEPER, assistant typist; must be neat, quick and accurate at figures, and experience; double entry; state age, experience and salary to start. W 55 N. Y. Times Brooklyn Branch.

BOOKKEEPER, experienced, wanted; must be fully capable taking care of double entry books and trial balances; also must know stenography and correspondence. Z 2209 Times Annex.

BOOKKEEPER, experienced in keeping customers' ledger, by Brooklyn concern; describe experience and state salary desired. Box 4, Oleck Advertising, 1,133 Broadway.

BOOKKEEPER; Christian firm; double entry; good penman; accurate; trial balance; commercial experience; $25. Write, giving reference, K 910 Times Downtown.

BOOKKEEPER, experienced, garage; must operate typewriter. A 427 Times.

CANVASSERS, permanent; obtain leads well-known electric household appliances; large commissions; investigate. W. T. Leonard, 1,472 Broadway.

CASHIER, retail market experience required; salary $15. Weisbecker, 268 West 125th.

CHAMBERMAID—Light Spanish girl to assist with children members; in country. Call, Friday, 12 o'clock, Colony Club, 51 East 52d St.

DICTAPHONE OPERATOR with at least 3 years' experience. Apply by letter only, stating salary desired. Crowley, 511 East 166th St., New York City.

FILING CLERK—Competent, diligent filing clerk wanted in law office; experienced in legal filing preferred; state age, experience and salary expected. L 669 Times Downtown.

GIRLS, several, 18 to 25, for finishing department of leading perfume house; first-class references required. Apply 6th floor, 102 West 72d, corner Columbus Av., between 9-11 A. M.

GIRL AS FILE CLERK AND MAKE HERSELF GENERALLY USEFUL AROUND OFFICE. L. T. 349 TIMES.

GIRL SCOUT captain for settlement house, Friday evening. Write B 300, 1,515 3d Av.

MODELS, SIZES 16 AND 18, for samples high-grade dress house. M. & H. RENTNER, 498 7th Av., 7th floor.

PACKER EXPERIENCED CLOAK AND SUITS; GOOD PAY. APPLY MORRIS W. HAFT, 1,333 BROADWAY.

SALESLADIES, experienced, for coat suit and dress department, Saturdays only. Avalon, 448 5th Av.

SALESLADY, head, wanted, cloak store; good proposition. Klein's, 44 West 14th.

SALESWOMAN—Refined young woman, 20-30 years old, Christian firm. D. Gamsinsnal, 605 Madison Av.

HELP WANTED—Female.

SALESWOMEN.

LADIES' AND MISSES' DRESSES.

GIMBEL BROTHERS,
33D ST. & B'WAY,

require the services of several experienced Saleswomen in their LADIES' and MISSES' DRESS DEPARTMENT. Non but thoroughly experienced women need apply.

Apply Superintendent Selling, 5th floor.

SECRETARY AND STENOGRAPHER wanted, college graduate preferred. Apply Friday between 12 and 12:30 and from 4:30 to 5:30, Room 505, 67 Wall St.

SECRETARY—College woman as secretary, high-class dental office; earnest worker. Z 2206 Times Annex.

SOLICITOR for business school, experienced man or woman, confident to produce results; commission basis. Write Bronx Business Institute, 502 Tremont Av.

STENOGRAPHER—Splendid opportunity if ambitious and capable; junior position at first, advancement when qualified. Apply in own handwriting, stating age, religion and salary desired. Answer care L 675 Times Downtown.

STENOGRAPHER wanted for export office, essential to be experienced, rapid typist; good knowledge English; neat appearance; Christian firm; salary $22. W 632 Times Downtown.

STENOGRAPHER, good penmanship, some experience, $22; advancement; state age, religion, references; advancement. B 178 Times.

STENOGRAPHER, French, English; perfect typewriter; must have experience for importing house; state details and references. D 346 Times.

STENOGRAPHER, competent, dependable. Apply Saturday only 9 to 1, Room 302, 15 Park Row.

TEACHER, disengaged, or well educated woman introduce educational service; approved by schools; salary $1,800 and commission to start; permanent; advancement. Scott, 522 5th Av.

TELEPHONE OPERATOR, typist; thoroughly experienced. Call 45 West 34th St., Room 1210.

YOUNG LADIES wanted, high class, to sell a good food product; will give exclusive territory; this is a big seller and offers opportunity for fine profits, liberal commissions. Write to Premier Malt Sales Co., 152 West 42d St., New York City.

YOUNG LADY to call on dressmakers, milliners, fur importers, trimmings and flowers, experienced selling ability; well appearing; drawing account and commission; state experience. W 176 Times.

YOUNG LADY, refined, sell artificial flowers in department store; permanent position, with future. Apply, between 10 and 12, Fontaine, Inc., 273 5th Av.

YOUNG LADY; executive ability; good commission; leasing department; Christian firm. Bryant 5785.

YOUNG LADY as office assistant; bright, ambitious, accurate. Blum & Koch, Madison Av., cor. 28th.

HELP WANTED—Female.

Employment Agencies.

ELSIE DIEHL AGENCY,
1 BEEKMAN ST. 34 PARK ROW.
NO REGISTRATION FEE.
STENO-SEC'Y—Noiseless operator, uptown position; $35.
STENO.—German and English; $35.
STENO.-SEC'Y—Oil concern; $25.
STENO.-SEC'Y—Brooklyn; $25.
STENO.—Mfg., downtown; $25.
STENO. (2)—Export, downtown; $25.
STENO.—Bronx; $20.
STENO.—Legal; $30-$20.
STENO.-DETAIL CLERK—Neat appearing girl preferred; uptown position; $23.
STENO.—Numerous positions; $23, $20, $18.
OFFICE EXECUTIVE-TYPIST — Prefer girl experienced paper line; $30-$35.
BOOKKEEPER—$30-$25.
TELEPHONE OPERATOR—Downtown; $21; must be accustomed to busy board.
OFFICE ASSISTANTS—$15-$16.
FILE CLERK-TYPIST—$18; Brooklyn position.

FITCH PERSONNEL SERVICE.
15 EAST 40TH. MURRAY HILL 2929.
SECRETARY stenographers, Brooklyn; $25.
STENOGRAPHERS and typists.
ELLIOTT-FISHER BOOKKEEPERS, $100.
DICTAPHONE OPERATORS.
RESTAURANT CASHIER, $75.
CLERKS, acct. dept.
CHRISTIAN FIRMS.

WEAVER EMPLOYMENT SERVICE,
574 5TH AV. (47TH).
RECEPTION CLERK, domestic science training, $25.
STENOGRAPHER, beginner, $15-$18.
CLERK, high school gradutes, $15.
TYPIST, mimeograph stencil, $22.

JUPP AGENCY, 82 NASSAU.
Stenographer, good personality, interviewing customers, $25; commercial, $20; law, $20; typist, good figurer, $18; mail order clerk, thoroughly understanding business, splendid salary, Christian firm.

THE VOCATIONAL BUREAU,
17 West 42d St. (near 5th Av.).
STENOG.—Noiseless type.; Prot. firm; $18.
HEAD SWEATER STK.—Chris. firm; $30.
Many other high-class positions.

ELEANOR D. MOOG,
12 John Street. Cortland 5789.
Stenographers, college, high school graduates; typists; no advance charged.

Instruction.

HOTELS NEED TRAINED WOMEN.
Nation-wide demand for trained women; all departments, hotels, clubs, apartment houses; uncrowded field; fine living, quick advancement. Our methods endorsed by leading hotels everywhere. Write for particulars, Lewis Hotel Training Schoool, Desk 123, Washington, D. C.

STENOGRAPHERS AND SECRETARIES doubly in demand when recommended by their completion of courses with Drake Business Schools, New York and Brooklyn. Phone Beekman 2723 or Prospect 7486 for catalogue.

NATIONAL TRAINING SCHOOL FOR FILING,
60 Franklin St.
Classes for November begin Nov. 7; morning class 10 A. M., evening 6 P. M. Phone for booklet. Franklin 2261.

EARN $50 weekly through Prof. Rohrer's famous Hairdress, Manicure, Beauty School, 119 West 42d St., or Brooklyn, 15 4th Av. Newark Branch, 847 Broad St.

LEARN HAIR AND BEAUTY CULTURE. Large earnings and opportunities; day, evening classes. Call, write. Booklet F. Wilfred Academy, 153 West 44th St.

HELP WANTED—Male.

ACCOUNTANT'S SOLICITOR, able to influence new business for certified firm, can make excellent connection; commission basis; salary later if satisfactory. L 880 Times Downtown.

AISLE MANAGER.

ONE OF NEW YORK'S LEADING SPECIALTY STORES REQUIRES THE SERVICES OF A CAPABLE MAN, THOROUGHLY EXPERIENCED IN THE HANDLING OF HIGH-CLASS TRADE ON WOMEN'S AND CHILDREN'S SHOES; EXCELLENT OPPORTUNITY. BOX 9, OLECK ADVERTISING, 1,133 BROADWAY.

BOOKKEEPER — Young man (Christian firm), with knowledge of accounting, able operate typewriter; state age, experience, references, salary desired. Address C. H., 200 East 23d.

BOOKKEEPER-SOLICITOR to solicit business of firms needing or contemplating employing public accountants; excellent opportunity; commission basis; salary later if satisfactory. L 879 Times Downtown.

BOOKKEEPER, assistant, young man on merchandise stock books in commission house, give age, experience and salary wanted. W 246 Times.

BOOKKEEPER—High-class market; act as order clerk; state experience, salary. Write letters only. B. K., 200 East 23d.

BOOKKEEPER, experienced and competent; must be able to take care of ledgers and details. Box 43, P. O. W., Brooklyn, N. Y.

BOOKKEEPER, accountant, thoroughly experienced; state age, salary expected. L 924 Times Downtown.

BOYS.
A large insurance company has several positions open for boys with high school training who are willing to start at bottom; good opportunities are offered to those who make good; no experience necessary; must be 17 years of age or over; starting salary $12. Write, stating age, education and experience, if any, to S 1036 Times Annex.

BOY, bright, willing, 16 years of age, anxious to learn and not afraid of work; must have good handwriting; salary, $8-$10; chance for advancement. K 904 Times Downtown

BOY, over 16, capacity for clerical work and to make himself generally useful in large shirt factory. Apply by letter only, Salant & Salant, Inc., Knickerbocker Av. and Bleecker St., Brooklyn, N. Y.

BOY wanted by import and export firm; no previous experience necessary; wages $10 per week. Apply 83 Murray St., one flight up.

BOY, intelligent, industrious, general office work; state salary expected, experience and references; good opportunity for bright boy. Write Box 702, 906 Fitzgerald Building.

BOY, bright, wanted to run errands and assist with office work in insurance broker's office. Apply Room 1412, 80 Maiden Lane, New York.

BOY for errands, wholesale; good opportunity; $10; state age. R. E., 782 Times Downtown.

BOY to run errands. Melrose Dental Depot, 355 East 149th.

BROKERS—Wanted in foreign exchange broker's office, on commission basis, good broker's in foreign bonds and foreign currency. V 989 Times Downtown.

CABINET MAKER, high-class man, who understands setting up and finishing; steady position. Geo. Fennell Co., 2,931 3d Av.

CHAUFFEUR wanted, experienced in wholesale milk work. Call at 3 P. M., 541 West 22d St.

COLLECTOR, experienced in instalment work; must come well recommended; state salary. W 242 Times.

CONTRACTOR to clear land, move soil and wood, take out stumps, grading and other work on country estate, near city. Browning, 29 West 81st St. Schuyler 4678.

CORRESPONDENTS.

LARGE ORGANIZATION IS LOOKING FOR CREDIT AND COLLECTION CORRESPONDENTS; EXPERIENCE DESIRABLE; AGE 25 TO 35; APPLY BY LETTER, STATING EDUCATION, EXPERIENCE AND SALARY DESIRED. W 250 TIMES.

CORRESPONDENT, thoroughly experienced in handling large volume of correspondence in collection agency; state references. W 240 Times.

CUSTOMERS' MAN.
A prominent stock and bond house can use an additional customers' man. One controlling accounts will be given a salary which will always be commensurate with amount of business controlled. Write Mr. W., Room 201, Annex, 120 Liberty St.

DRAFTSMEN—Opening for several expert draftsmen having experience in electrical apparatus design, preferably radio; American citizens only. Apply Commanding Officer, Radio Laboratories, Camp Alfred Vail, Little Silver, N. J.

EDITOR, one having had trade journal experience preferred; state experience and salary expected. L 928 Times Downtown.

ENGINEER,
consulting position, St. Louis; thorough understanding best practice governing design all types reinforced concrete and structural steel buildings; quick conception relative course different types reinforced concrete construction affording maximum economy and efficiency; only one who has specialized in eliminating costly arrangements need apply; able to quickly guarantee accuracy of quantities for large buildings; no time to train candidate; he must be a leader in the building profession. P. O. Box 141, Newark, N. J.

HELP WANTED—Male.

EXECUTIVE.
Supervise economy production high grade tool manufacture, New England; in addition, must command trade; straight salary $5,000, plus percentage in profits; unless you are or have been officially connected with a machine or tool manufacturer and qualified to sell as well as produce, do not apply; American mechanical engineer preferred. P. O. Box 141, Newark, N. J.

INVESTIGATOR wanted for credit bureau. Write, stating age, experience and salary expected, W 245 Times.

LETTERER, lantern slides. wanted; first-class man. Continental Engraving Co., 450 4th Av.

LINOTYPE OPERATORS.
McGRAW-HILL CO., 36TH ST. & 10TH AV.

MAN, HIGH GRADE, WANTED FOR ONE OF THE LARGEST LIFE INSURANCE COMPANIES WRITING NON-CANCELABLE ACCIDENT AND HEALTH INSURANCE; ONLY THOSE AMBITIOUS TO MAKE $10,000 A YEAR OR MORE NEEDED; DRAWING ACCOUNT AND COMMISSION; WRITE FOR INTERVIEW. V 915 TIMES DOWNTOWN.

MAN,

TO LAY CARPET AND LINOLEUM.

APPLY SUPERINTENDENT'S OFFICE,

8TH FLOOR, 35TH ST. EMPLOYES ENTRANCE.

MAN—DYESTUFF IMPORTS.

Wanted, by old-established dyestuff concern, man who is thoroughly acquainted with the importation and sales of foreign dyestuffs; give full particulars. Box Dyestuffs, Oleck Advertising, 1,133 Broadway.

MAN, qualified to repair door checks and locks, take charge of stock department of large manufacturing concern. S. H. B., Box 691, City Hall Station.

MEN WANTED

for electrical testing. The oldest electrical manufacturing concern in the United States and the world, the largest manufacturer of telephone apparatus, wants men for electrical testing on telephone central office installations. We will teach you with full pay while learning. If you have a complete high school education or better call or write.

WESTERN ELECTRIC CO., INC.,

227 East 30th St.

MESSENGER, by New York Stock Exchange firm. Answer in own handwriting, stating age, education, experience, religious faith and salary expected, V 937 Times Downtown.

OFFICE BOY—Must be not less than 16 years old, grammar school graduate. Fred C. Strype, 320 Broadway.

OFFICE BOY—60 Broadway, Room 1105.

OPTICAL shop man wanted with wholesale experience, for stock work only. Standard Optical Export Corp., 76 5th Av., New York City.

PHOTOGRAPHER for outside work; bring samples of landscape; $40 per week. Lewis & Valentine, 47 West 34th St.

PRODUCERS
wanted by strong brokerage house to solicit accounts; must know people who are trading in the market; liberal salary arrangement. Write to Box 8, Metropolitan Adv. Co., 120 Liberty St., New York.

PRODUCTION EXECUTIVE, fitted by experience and training to manage department comprising lithographing, printing, cutting, punching and round cornering of sheets. Z 2215 Times Annex.

RECEIVING CLERK in importing and manufacturing house, handling silk piece goods and trimmings; accuracy, good handwriting, capacity for details essential; write, stating age, experience, salary. Box 234, Realservice, 15 East 40th.

REPRESENTATIVES—Prominent stock and bond house seeks representatives for its newly created partial payment division; stock experience desirable, but integrity, sales ability and managerial capacity are primary qualifications, which will be rewarded by liberal salary arrangements. See Mr. Glenn, Room 6, 41 Pine St., New York.

REPRESENTATIVE for large automobile repair concern, one experienced with insurance work claims and inspection; salary and commission; right man has excellent opportunity. Baclend Motor Service Corp., 518 West 58th.

REPRESENTATIVE wanted, to solicit accounts for high class brokerage house; must be able to produce; salary basis. See Mr. Morris, Room 319, 55 Broadway, New York.

SECRETARY-STENOGRAPHER — Advertising and publishing; hard job; small starting salary; disagreeable employer; great future for right man; truth, not modesty or brevity, desired in handwritten reply. G 278 Times.

SHIPPING CLERK—Young man, 18 to 20, with some experience in parcel post and express shipping; must be neat writer, accurate and willing worker; salary $15 to $20. See Mr. Dunaway, 19 West 23d St.

SOLICITOR for business school; experienced man (or woman) confident to produce results; commission basis. Write Bronx Business Institute, 502 Tremont Av.

STENOGRAPHER—Splendid opportunity if ambitious and capable; junior position at first, advancement when qualified; apply in own handwriting, stating age, religion and salary desired. L 674 Times Downtown.

STENOGRAPHER, young man, competent, reliable and experienced; excellent opportunity for advancement. L 686 Times Downtown.

STENOGRAPHER, accountant; Christian firm; experienced, good reference; Anglo-Saxon preferred. Box 1016, Times, 2 Rector St.

STENOGRAPHER, competent, dependable; opportunity of getting into sales correspondence work. Apply Saturday only, 9 to 1, Room 302, 15 Park Row.

STOCK CLERK in importing and manufacturing house handling silk piece goods and trimmings; accuracy, good handwriting, capacity for details essential; write, stating age, experience, salary. Box 233, Realservice, 15 East 40th.

SUPERINTENDENT WANTED, SHIRT FACTORY, FOR 200-MACHINE FACTORY IN A MICHIGAN TOWN OF 12,000; ONE WHO THOROUGHLY UNDERSTANDS THE MAKING OF DRESS SHIRTS IN ALL BRANCHES; MUST BE CAPABLE EXECUTIVE AND HAVE HELD SIMILAR POSITIONS; ALL REPLIES HELD CONFIDENTIAL AND MUST STATE FULLY EXPERIENCE, AGE, REFERENCES AND SALARY DESIRED. Z 2208 TIMES ANNEX.

TEACHER—Rural community organization or marketing; University Midwest; $3,000. B 170 Times.

TEACHERS, preferably living in the Bronx, to teach English to foreigners, privately, day and evenings. W 244 Times.

TRADER wanted, experienced in foreign exchange broker's office; must have specialized in and have connection among users of Central European exchanges; good proposition for right man; salary and commission. V 940 Times Downtown.

YOUNG MEN.
The Gainaday Electric Company, operating seventy-one stores in different parts of the country, requires several men in the sales department of the metropolitan organization at Brooklyn.
The line is the Gainaday electric household appliances, which are nationally and locally advertised; all men must begin in the field, but there are many big jobs ahead for the right type of men.
An unusually high rate of commission will be paid, assuring a comfortable living at once.
If you are a permanent man and wish to grow with a fast-growing company call.
GAINADAY ELECTRIC CO.,
288 Livingston St.,
Brooklyn, N. Y.

YOUNG MAN, with knowledge of bookkeeping, quick and accurate at figures, desirous of connecting with established manufacturing concern to develop along clerical and executive lines; preferably one experienced in stenography; state age, references, experience; salary $25 to start. L 884 Times Downtown.

YOUNG MAN, 18-20, ambitious, chance to learn business; high school education preferred; state salary, references, &c. Box C. R., 264 Times Downtown.

YOUNG MAN, some experience in stenography and office work, wanted in importing house. Address, with salary expected, W 611 Times Downtown.

YOUNG MAN wanted, clean-cut, experienced stenographer; splendid opportunity; application should give age, creed, references and salary expectations. V 938 Times Downtown.

A GOLDEN OPPORTUNITY.
Ambitious men of good address are invited to enter the life insurance field; selected candidates will be thoroughly trained in the business; remuneration on a commission basis, but special arrangements may be made with promising candidates. Write for interview giving full particulars, S 946 Times Downtown.

WANTED—Manager for a 300-room hotel; applicant must be a high grade, very competent man; would consider a young man who has had sufficient all-around hotel experience under successful managers. Z 2181 Times Annex.

HELP WANTED—Male.

Salesmen.

ADVERTISING SALESMAN.
A large newspaper is starting an immense selling campaign this week; if you have had some experience selling advertisements your commission will run from 75 a week and up.
This campaign will cover Greater New York only; territory will be assigned immediately to salesmen measuring up to our requirements.
Call between 10 and 12 mornings, Room 251, 1,834 Broadway. Ask for Mr. Wheeler.

AUTO OIL SALESMAN, one familiar with automobile and garage trade in New York metropolitan district preferred; salary paid. V 936 Times Downtown.

BITUMINOUS SALESMAN wanted, familiar with Connecticut and Eastern New York territory; state salary desired and give full particulars. Z 2224 Times Annex.

HAT SALESMEN—Four, experienced men who have worked on the east side for two years; good salary and steady work; must understand stock-keeping. Inquire after 10 o'clock. Blum, 472 Grand St., near Pitt St.

HIGH-CLASS SALESMAN wanted to sell a good food product; will give exclusive territory; this is a big seller and offers opportunity for fine profits, liberal commissions. Write to Premier Malt Sales Co., 152 West 42d St., New York City.

MEN, over 22 years of age, who have had selling experience can connect with a high class investment house to sell Stock Exchange issues on partial payment plan. Positions are permanent and a moderate salary will be paid. Write Box S, Room 201, 143 Greenwich St., New York.

SPECIALTY SALESMEN.

IF YOU ARE A POWERFUL SALESMAN, WITH A KEEN ANALYTICAL TURN OF MIND, AND REALIZE THAT SELLING MEANS MORE THAN PUTTING IN TIME, YOU ARE ENTITLED TO THE BEST; IF YOU ARE OF THE ABOVE TYPE AND CAN QUALIFY, WE HAVE AN OFFICE APPLIANCE WHICH WILL NET YOU $5,000 YEARLY OR MORE IN COMMISSIONS. SEE MR. MURPHY AT 119 NASSAU ST., NEW YORK CITY, ROOM 930.

SPECIALTY SALESMEN FOR GOOD DISTRICTS, GREATER NEW YORK.

New hardware specialty sold from counter many kinds of stores, for household use; district salesmen to sell stores on commission and handle collections and deliveries from consigned stock; attractiveness of this proposition is left to your judgment. Apply in person to Mr. Kenney, the New-Ware Company, 8 West 40th St., Room 2008.

THREE GOOD SALESMEN WANTED.

One of the largest and best stove manufacturers in America has openings for three additional representatives in New York and vicinity; salary, and commission; you need not know the stove business if you are a capable salesman; the earning possibilities are way above the average for competent men; give full information in your reply. Z 2231 Times Annex.

SALESMEN.

We are desirous of adding to our selling force men with a following who are successfully selling corrugated paper products to the larger users; we will entertain only propositions from experienced men who can back up their demands with proof of what they have done; we intend to be fair-minded and liberal because we are seeking the right man; salary or commission.

AMERICAN CORRUGATED PAPER PRODUCTS CORP.,

213-227 WEST 26TH ST.

SALESMEN—FACE BRICK.

Two high-class, experienced face brick brick salesmen wanted to cover Brooklyn and Bronx territories; straight commission basis.
Only those having the necessary knowledge of the business will be considered.
This is an opportunity for hustling men of the right calibre to make permanent connections with one of the largest and best known companies.
All communications which must give full particulars will be treated with strict confidence. T 392 Times.

SALESMEN—Two gentlemen of quality, residing on Long Island, are needed to cover eastern and western section; acquaintance with bankers and prominent men most desirable, but we can help to overcome this handicap by influential assistance and valuable leads furnished through a group of Long Island bankers and financial men, which, under our commission contract, will assure an income well in advance of $10,000 annually and an executive position awaiting the man who will qualify; in disposing of the shares of this banking corporation an automobile would be a distinct advantage in covering the territory. Address, giving references and qualifications, 62 N. Y. Times, Brooklyn Branch.

SALESMEN, LAW BOOKS.
CITY SALESMEN WANTED BY WEST PUBLISHING CO.; PERMANENT POSITION TO RIGHT MAN; SALARY; MUST HAVE LEGAL EDUCATION. APPLY BY LETTER ONLY, GIVING AGE, EDUCATION, BUSINESS EXPERIENCE AND REFERENCES. ADDRESS 51 CHAMBERS ST.

SALESMEN, ADVERTISING.
A Real Live Wire Idea.
Makes the Livest Seller.
One of New York's largest newspapers is now working an immense selling campaign in the city; if you are an advertising salesman, with ability, initiative and tact, your commission will run above $75 per week during this campaign; exclusive territory assigned.
Call Between 10 and 12 Mornings,
MR. WHEELER,
Room 251, 1,834 Broadway.

SALESMAN.
We are interested in a young, progressive man, who is familiar with the Resident Buyers, to call on that trade every day with our line; he must be intelligent enough to put over sale propositions; to that young man we will give a salary of $25 a week to start with; don't apply unless you have the ability of selling merchandise. Rainbow Shirt Corp., 583 Broadway.

SALESMAN to cover Middle West, South and New England States wanted by prominent knit goods concern. Only experienced men with large following will be considered. Commission and drawing account. Write giving full particulars, which will be kept in confidence. W 224 Times.

SALESMAN, experienced in selling building supply dealers and contractors; excellent opportunity for right man with large, well-established firm; give references, stating nationality and salary desired. W 612 Times Downtown.

SALESMEN—Window display fixtures and forms, knowledge of window display preferred but not essential; local territory; commission basis; splendid opportunity for hustler. M 190 Times.

SALESMAN—We want the most aggressive wrapping paper salesman to join us; commission; profit sharing basis; watch us grow. Norsam Mfg. Co., Inc., 233 Washington St., Brooklyn, N. Y.

SALESMAN, experienced, city restaurant and hotel, by large wholesale grocery house; excellent territory available; commission; confidential. M 116 Times.

SALESMEN wanted, experienced in the toy and novelty line; kindly reply giving full details as to experience and remuneration. W 232 Times.

SALESMAN who is well known among cement jobbers, to place imported cement, on commission basis. W 633 Times Downtown.

SALESMAN experienced in canned goods, bakers' supplies; must have established trade; unusual proposition; drawing account. E 396 Times.

SALESMAN—Experienced paper box salesman with trade to connect with old-established firm; salary and liberal commission to right party. W 639 Times Downtown.

SALESMEN wanted, children's colored dresses; most popular line in country; all territories; strictly commission; main or side line. Box 123, 1,214 Wilson Bldg.

SALESMAN—Special proposition to automobile service station to secure club membership; commission. Mr. Rognon, 546 West 55th.

SALESMAN—High-grade specialty salesman; fine opportunity for man who will work; electrical refrigeration; commission basis. W 248 Times.

SALESMAN for excellent side line of standard scales; all sizes; commission. Walden, 100 5th Av.

SALESMEN, calling on grocery and delicatessens, to sell butter and eggs; commission basis. G 277 Times.

SALESMAN, for instalment furniture house; good opportunity for right party. Heyman Brothers, 148 Newark Av., Jersey City.

SALESMAN, experienced, line of kimonos; commission basis. W 666 Times Downtown.

HELP WANTED—Male.

Salesmen.

SALESMEN.

Why are you reading this page?

What are you looking for!

Won't you read down this column with me and let's think it out together?

If you are feeling as I was about a year and a half ago, you are looking for just this: A permanent future that assures you of the three things that every ambitious, courageous man wants:

Success—Prosperity—and Happiness.

The problem that has confronted you ever since you entered the business world was: Where can I find an IDEAL position, one that fits me and one that I fit; an IDEAL employer, and an IDEAL organization.

I say to you: Find an organization that is founded on a square deal, and after you are sure about it, fall in love with your work, use your good common sense, concentrate with all there is in you, work as you never worked before—and success is yours. It's bound to come.

You and I have ability, but it is not always developed, for the very natural reason that you have never found an organization that was vitally interested in developing your latent ability.

You can deny no man his own experience, and I tell you frankly and truthfully that James W. Elliott is an IDEAL employer and that his organization is an IDEAL organization.

This is not strictly a financial organization, but primarily a MAN-BUILDING organization, or, I should say, a MAN-FINDING station.

Industrial America today does not cry for money as much as she does cry for Man-Power—the Selling Men—who can get their minds working on fundamentals and accomplish a big, constructive work.

We welcome you in this organization and train you, and we ourselves feel qualified to accomplish this, because every sales executive has come up through the selling ranks.

After a rigid examination from every angle, we accept a corporation which is in the need of expansion, and supply it with not only the necessary money to expand its business, but the Men, for every kind of sales and business position.

After a thorough training you are to sell the securities of these corporations on a commission basis, not with the idea of being a security salesman, but working on a financial campaign you are learning not only all about the product the corporation manufactures, but its financial standing, and every man connected with that corporation; so you see, you are naturally qualifying yourself and creating for yourself a high-powered executive position in the very business that you are building.

I consider that I am giving every man I bring into this organization the finest and cleanest opportunity for a permanent future that will ever be offered him.

Don't be skeptical, but be fair-minded, and when we have explained the fundamental workings of our organization, we know you will feel that you can't afford to pass this opportunity.

In less than one year I feel in my humble way that I have succeeded in getting:—

Success—Prosperity—and Happiness.

Don't you want it? Act today—tomorrow never comes.

W. M. BOGGS,
Sales Manager,
Washington Unit.

Call at 1:30 P. M. or at 8:00 P. M. It will take about an hour to tell you all about it. Our reception room is on the 12th floor.

JAMES W. ELLIOTT'S
BUSINESS BUILDERS, INC.,
12th and 13th Floors,
Knickerbocker Building,
42d St. and Broadway.

SALESMEN WANTED
FOR EVENING WORK.

Earn $50 a week in spare hours.

Selling experience unnecessary.

One of our salesmen reports that he has spent an hour and a half with a customer and has made a sale which earned him over $30 in commission.

Another salesman, an automobile mechanic during the day, has earned $187.50 in commissions in the last four weeks.

The Business Builders' Course in Salesmanship, offered to you WITHOUT CHARGE, will show you how to change unprofitable or wasted time into a money-making asset.

We are expanding seven established corporations, who not only require more money, but MORE MEN. YOU can be one of the men they are seeking for PERMANENT POSITIONS in their merchandising sales and executive work.

Our men are trained by selling, on commission, the securities of these corporations. A salesman sells the securities of only one corporation, but he has the opportunity of a permanent position in any one of the seven.

You can do three good things at once under the Business Builders' plan—earn a substantial income NOW, get a valuable training in salesmanship, and build for yourself a permanent job in the future.

Call at 8 P. M. It will take us about an hour to explain our plan. Our reception room is on the 12th floor.

JAMES W. ELLIOTT'S
BUSINESS BUILDERS, INC.,
12th and 13th floors,
Knickerbocker Building,
42d St. and Broadway.

SALESMEN—We have openings for several high-class salesmen to sell circular letters on commission basis; leads furnished and proposition is backed by extensive advertising; territories protected; men experienced in office specialty line preferred but not essential; wonderful opportunity for right men, must at least have high school education; reply, with details of experience. S 998 Times Downtown.

SALESMEN—We pay 40 per cent. commission and give you exclusive territory; if you will work six hours a day there is no question that the ordinary salesman can make at least $75 per week selling Industrial Digest. Apply Room 201, 100 West 43d St., after 9:30 A. M.

SALESMEN—We are putting out a very popular yeast specialty and require the services of several high-class men; they will earn big money on a commission proposition. J. & A. Baker Chocolate Co., 652 Water St., city.

SALESMAN, experienced in selling steamship companies and shipyards along Atlantic Coast; good advancing position; for interview submit age, general record covering seven years and expected starting salary. Address Chalod, B 142 Times.

SALESMEN, calling on manufacturers of men's rain and garbardine coats, to sell a specialty for which there is now a big demand; quick sales, liberal commission. Write Box 852, Riteservice Advertising, 621 Broadway.

SALESMEN, experienced in men's hat trade, wanted, to sell straw hats for a leading New York manufacturer; must have following; commission. Write for interview, giving experience, &c. W 637 Times Downtown.

SALESMAN, who is familiar with builders' hardware line, to call on the hardware stores in Greater New York; salary; give full particulars as to experience, reference and salary. W 638 Times Downtown.

SALESMAN, electrical supply experience. Reply by letter only, stating references and salary expected to start, the Morrison Electrical Supply Co., Inc., 15 East 40th St.

SALESMEN, experienced, in office and partition work; must understand blueprint; salary and commission. City Woodworking Co., 440 West 27th.

SALESMEN, furniture, retail experience, A1 man. Apply J. Mullins Co., 121 Newark Av., Jersey City.

SALESMEN, experienced, with good following, for ladies' fancy leather goods line; salary or commission. W 217 Times.

SALESMAN, active, to sell imported embroideries and trimmings on commission basis. L 672 Times Downtown.

SALESMEN, furniture, retail experience; A1 man. Apply J. Mullin Co., 121 Newark Av., Jersey City.

SALESMAN calling on hardware dealers to take excellent side line; commission. Walden, 100 5th Av.

SALESMAN to sell Chevrolets; commission. Agency, 120th St. and Lexington Av.

HELP WANTED—Male.

Salesmen.

SALESMEN.
We desire the services of men possessing the following characteristics to a marked degree:

GOOD APPEARANCE,
DETERMINATION,
AGGRESSIVENESS,
RESOURCEFULNESS,
PERSUASIVENESS,
INTELLIGENCE,
DISCRETION,
TACT.

If we accept you as a member of our sales organization you will be given every opportunity and the fullest co-operation to earn more than $10,000 a year.

You must be between the ages of 25 and 45, and willing to go where the business is. Your work will be to sell a management service to industrial executives.

SALARY TO START, AFTER TRAINING, $3,000 A YEAR.

Call between 9 and 10 A. M. and see Mr. R. V. Ficker.

INDUSTRIAL EXTENSION INSTITUTE,
9 East 45th St.,
New York City.

SALESMEN—Two first-class salesmen to handle cleaning compound; salary and commission basis; state age and experience; references necessary. 63 N. Y. Times, Brooklyn Branch.

Employment Agencies.

COLLEGE MEN
with several years' business experience for real estate financial institution; ages 21-25; highest character references demanded; salary; appointments by telephone only. R. J. West & Co., Inc., 130 West 42d St., N. Y. Telephone Bryant 9800.

PERSONNEL EXCHANGE, INC.
H. H. JARRETT, President, 123 Liberty St.
TECHNICAL GRAD., efficiency exp., $1,800.
STENO., stock brokerage exper., $1,500.
BKPER., full set, D. E., A1 exp., $1,300.
FOREIGN EXCHANGE clerk, exper. selling over counter; speak Italian, $1,300.

ASSISTANT PURCHASING AGENT, $25; stenographers, $20-$25. Royborne Inc., 2 Rector.

HELP WANTED—Male.

Employment Agencies.

FITCH PERSONNEL SERVICE.
15 EAST 40TH. MURRAY HILL 2929.
ADVERTISING man, experienced, descriptive write-up in publications.
COLLEGE man, age 20-25; learn bond business; $20.
TYPISTS, $75-$80.
CHRISTIAN FIRMS.

BILLING MACHINE OPERATOR, expert Elliott-Fisher man; Christian firm; salary around $1,300 year. Executive Service Agency, 22 East 42d.

Instruction.

BOOKKEEPERS, CLERKS, BECOME ACCOUNTANTS.

"New business laws, new conditions, great expansions are making the accountant an indisputable factor in all big business. At present his salary is high; it will soon go higher. The demand for accountants is urgent and growing."
To meet this demand a group of accountants and business experts have devised a method by which you can qualify as junior accountant in six months and senior accountant in twelve months. This method does not interfere with your present work at all.
Find out about it now. Call or phone or write Dept. T-30 for information. No obligations.

LASALLE EXTENSION UNIVERSITY,
112 West 42d St., New York City.
Bryant 8920.

HOTELS NEED TRAINED MEN.
Nation-wide demand for trained men; all departments, hotels, clubs, apartment houses; uncrowded field; fine living; quick advancement; our methods endorsed by leading hotels everywhere. Write for particulars, Lewis Hotel Training School, Desk 123, Washington, D. C.

ACCOUNTANCY.
Are you interested in training for the C. P. A. degree or for an executive position as Controller, Treasurer or Office Manager? If so, investigate the professional courses of Pace Institute. Write for helpful booklet, "Making Good," and Bulletin 25. Pace & Pace, 30 Church St., New York.

ARE YOU A SQUARE PEG
in a round hole? Our vocational experts can determine the right job for YOU. They have helped hundreds "find themselves." Let them help you. Ask us all about it. Booklet "K" free. Merton Institute, 96 5th Av. (at 15th St.), N. Y. Tel. Watkins 9795.

AUTOMOBILE EXCHANGE

A market for purchase or sale of used cars. Rate 65 cents an agate line.

BREWSTER—1920 Cabriolet, like new.
ROLLS ROYCE,
785 Fifth Av. Plaza 8901.

BUICK 1921 7-Pass. Two tops.
CADILLAC 1920 Amesbury Sub. Sedan.
CADILLAC 1919 Collapsible Cabriolet.
CADILLAC 1919 Sub. Sedan; also limousine
CADILLAC 1918 Victoria and Touring.
CHANDLER 1920 Sedan.
PACKARD 1920 4-Pass. Fleetwood Sport.
STUTZ 1919 Speedster.
PACKARD AUTO EXCHANGE,
10 West 60th St. Columbus 5078.

BUICK 1921, 5 passenger, 5 Royal cord tires, bumper, spotlight, fully equipped; $1,050. Morningside 6943.

BUICK 1919 7 pass., first-class condition; must sell this week; low price for cash. Haynes, 250 West 54th St., 8th floor.

BUICK BARGAINS.
SEDANS, COUPES, TOURING, Roadsters.
C. H. Flack Co., 240 West 54th St.

BUICK coupe, like new, 6 cylinder, fully equipped; $850. 203 West 128th.

BUICK 1921 roadster, sacrifice. Cole Co., Col. 6651, 226 West 56th St.

CADILLAC.

NEW CADILLAC PHAETON,

TYPE 59.

LOW PRICE.

W. D. SULLIVAN.

CIRCLE 6500.

CADILLAC 1921 Coupe, lik new.
CADILLAC 1921 4-pass. Phaeton.
CADILLAC 1919 4-pass. Sport Model.
ROLLS-ROYCE Town Car, latest importation.
STUTZ 1920 Speedster, run 3,200 m.
COLE 1921 Suburban Sedan.
LANCIA "35" Runabout, latest model.
MERCER Sport model, like new, $1,875.
DANIELS 1919 Sedan, like new.
ELCAR 1922 "6" Sedan, new, $1,795.
ELCAR 1922 "6" Coupe, new, $1,795.
ELCAR 1922 "6" Tour, new, $1,200.
OAKLAND 1921 Sedan, like new, $950.
FORD 1922 Speedster, new, "Spec."
Trades considered. Time payments arranged.
RIPPETH MOTOR CAR CO., INC.,
1,750 Broadway (56th). Circle 227.

CADILLAC 1920 limousine.
CADILLAC 1919 4 passenger touring.
CADILLAC 1919 7 passenger sedan.
CADILLAC 1919-18 4 passenger coupe.
CADILLAC 1919 roadster, rumble seats.
CADILLAC 1918 touring.
CADILLAC 1917 coupe.
HUDSON 1921 coupe.
HUDSON 1921 4 passenger sport touring.
McFARLAN latest model 7 pass. touring.
PAIGE 1920 4 passenger coupe.
PEERLESS 1920 sedan and touring.
ALSO MANY OTHERS.
TIME PAYMENTS ARRANGED.
MEYERS & STARK, INC.,
1,890 BWAY. (63D). COL.—6970.

CADILLAC 1917 convertible sedan.
COLE 1920 7-pass. touring.
HUDSON 1920 limousine.
MARMON 1920 7-pass. sedan.
MERCER 1920 speed., also 1919 sedan.
PAIGE 1921 "6-66" coupe.
PEERLESS 1920 sedan, also 1921 tour.
THE M. & M. CO.,
123 West 64th. Columbus 2798.

CADILLAC "61" Suburban.
CADILLAC "59" Suburban.
CADILLAC "59" 4-Passenger.
CADILLAC "59" Limousine and Town.
CADILLAC "59" Victoria.
PACKARD Single 6 Spec. Roadster.
SCHOONMAKER & JACOD,
1,860 Broadway, at 61st St.

CADILLAC 1920 Victoria, 4-pass.
CADILLAC 1919 Phaeton, 4-pass.
CADILLAC 1918 Roadster and Sedan.
HUDSON 1920 Speed. and Coupe.
CHALMERS 1920 Sedan, like new.
50 OTHER BARGAINS.
LOBELL-ABORN, 237 WEST 55TH ST.

CADILLAC—1917 Coupe Landaulet, repainted, good condition, $1,200.
ROLLS ROYCE,
785 Fifth Av. Plaza 8901.

CADILLAC USED CAR DEPARTMENT.
ALL MODELS.
DETROIT CADILLAC MOTOR CAR CORP.,
7 WEST 61ST STREET.
TELEPHONE COLUMBUS 7700.

CADILLAC phaeton, 55 R.; good tires and mechanical condition; ready for the road; price $1,500. Packard Motor Car Co. of New York, 1,861 Broadway. Columbus 8900.

CADILLAC 1919 TOURING, $1,350.
Beautiful 7-passenger, like new; sell at above price if sold immediately. Warehouse, 152 West 90th. Riverside 1773.

CADILLAC 1920 COUPE, $3,250.
Beautiful 4-passenger, almost new. Adelphi Warehouse, 152 West 90th. Riverside 1173.

CADILLAC "59" Amesbury Suburban Sedan; mileage 6,000. Packard Auto Exchange, 10 West 60th St. Phone Columbus 5078.

CADILLAC landaulet; excellent condition; extra new tires; just overhauled and repointed; no brokers. Telephone Vanderbilt 8242.

CADILLAC coupe, latest 1919 model, 57 P. P.; exceptional condition; mileage 8,600; 4 new tires, 2 spares. Apply Broadway Garage, 219 West 84th St.

CADILLAC—Private family offering for sale late 1918 7-passenger limousine, No. 57; run about 15,000 miles; price $2,500. T. J., 873 Times Downtown.

CADILLAC sedan, 55C model, good running order, completely overhauled last Summer; must sell immediately. M. Richmond, 1,658 Broadway. Circle 8783.

CADILLAC 1920 ROADSTER.
Beautiful four-passenger, almost new. Adelphi Warehouse, 152 West 90th. Riverside 1173.

CADILLAC landaulet; sale or rent; good condition. 116 East 75th. Rhinelander 2750.

CADILLAC, late 1919 sedan; perfect throughout; sacrifice. Vaughan, 1,926 Broadway.

CADILLAC landaulet; sale or rent; good condition. 116 East 75th. Rhinelander 2750.

CADILLAC 1921, roadster, almost new. P. O. Box 29, Times Square Station.

CADILLAC 57 M. M. Amesbury suburban sedan. Karp, 1,666 Broadway. Circle 65.

CADILLAC 57 D. D. special town brougham. Karp, 1,666 Broadway. Circle 65.

CADILLAC 1919 Amesbury sedan, $2,800, 397 Flatbush Av., Brooklyn. Sterling 4557.

CADILLAC 1919 sedan, $2,400; most beautiful car in city. 158 West 127th.

CADILLAC "59" limousine; cannot be told from new; scarce model. 1,866 Broadway.

CADILLAC "59" coupe; runs and looks like new; big sacrifice. 1,866 Broadway.

CADILLAC 59 sedan; perfect condition. Telephone Bowling Green 184.

CADILLAC 1920 sedan with original paint. Seen 680 5th Av., Cook-Macconnell.

CHALMERS 1920 Cal. Winter top. Cole Co., Col. 6651, 226 West 56th St.

CHANDLER 1918 touring, general appearance and performance good; tire equipment exceptionally good; $600. Tel. Morristown 1796.

CHEVROLET BABY GRAND.
Practically new condition; touring; must sacrifice; cash or easy payments. 351 East 149th St., Bronx. Melrose 5005.

CITROEN 1921 imported Luchard sedan, very smart. Cook-Macconnell, 680 5th Av.

COLE sedan 1921, 7-passenger, purchased late November, 1920; run under 5,000 miles; perfect condition throughout; driven by owner only; this is not in the second-hand class; price $2,900; if this don't appeal to you make offer. Arras Garage, 4,896 Broadway.

COLE touring, late model. Cole Co., Col. 6651, 226 West 56th St.

CROW-ELKHART sedan, 1920, 6 cylinder, fully equipped, $775. Morningside 6943.

CUNNINGHAM—1919 Cabriolet, good condition.
ROLLS ROYCE,
785 Fifth Av. Plaza 8901.

DODGE sedan, limousine, special body, suitable private or taxi. Owner, 276 Bowery.

DODGE 1921 touring car, good condition. Seen 680 5th Av., Cook-Macconnell.

DODGE 1921 coupe, like new throughout; $1,150. Karp, 1,666 Broadway. Circle 65.

DUESENBERG racing car, very good condition; lot of extras. Speedway Garage, Ocean Parkway and Av. L.

ELGIN sedan 1920, 5-pass.; mechanically perfect; paint, tires and interior excellent; sell reasonable. Lewis Abbott Motors, Inc., 1,491 Bedford Av., Brooklyn. Prospect 5134.

ESSEX 1920 SEDAN.
Like a new car; six fine tires; mirrorscope; bumper; reasonably priced.
OAKLAND MOTOR CAR CO.,
1,760 Broadway (56th St.) Circle 4880.

ESSEX touring and roadster. Cole Co., Col. 6651, 226 West 56th St.

FIAT town car, A1 condition; must be seen to be appreciated; any demonstration. William Firing, Automobile Club of America.

FORDS—All models; immediate delivery; time payments. Ford Authorized Dealers, Melrose 8081.

FRANKLIN 1916 touring, privately owned and driven; new closed car of same make has just been purchased. Tel. Morristown 1796.

FRANKLIN 1920 touring car; beauty; $1,000. 397 Flatbush Av., Brooklyn. Sterling 4557.

HAYNES, 1920, 7-pass. Sedan, rebuilt.
HAYNES, 1920, 4-pass. tourister, nearly new.
HAYNES, 1921, 2-pass. speedster, demonst'tor
HAYNES, 1921, 7-pass. touring, like new.
HAYNES, 1921, 4-pass. coupe, demonstrator.
HAYNES, 1922, 5-pass. touring, demonstrat'r.
Trades considered; time payments.
HAYNES AUTO CO.,
250 West 54th St. Circle 1346.

HISPANO Suiza, Cabriolet body, by La Bourdette of Paris; just imported; more beautiful car rarely offered. Copley, Plaza 5433.

HUDSON MOTOR CAR CO. has a large assortment of Hudson, Essex and other makes of cars at prices far below actual value; many of these cars are overhauled, refinished and will be sold with guarantee. 236 West 59th.

HUDSON 6 cylinder, 7 passenger, model 6M, 1918; 6 cord tires, like new, fully equipped; $650. Morningside 6943.

HUDSON 1919 standard limousine, perfect condition; no dealers; will sell at sacrifice. Bowling Green 3170, Ext. 3.

HUDSON sedan, super six, 7 passenger, like new; $875. 203 West 128th.

LANCIA town car for sale; just been overhauled. See chauffeur, Edward Bennett, Island Garage, 245 Bay Ridge Av., Brooklyn. Phone Shore Road 2777.

LIBERTY sedan, four months old; big sacrifice. 19 West 62d.

LOCOMOBILES.

Current models, rebuilt, newly painted and GUARANTEED.
6 and 7 pass. tour. cars,
equal to new in every respect;
will be sold at a great sacrifice.

CADILLAC 1919 4-pass. touring;
very excellent mechanical condition,
newly painted and renovated;
priced extraordinarily low.

MERCER 1920 4-pass. Sport model,
rebuilt, newly painted;
very reasonably priced.

WINTON 1919 Limousine;
a splendid, serviceable car, mechanically perfect; paint excellent;
will sell for less than one-third of original cost.

EXCHANGE CAR DEPT., Columbus 7750.
THE LOCOMOBILE CO.,
61st St., west of Broadway, N. Y. City.

LOCOMOBILE FOUR PASSENGER, SPORT MODEL; PERFECT CONDITION; APPEARANCE LIKE NEW. ADDRESS BARGAIN, G 353 TIMES.

LOCOMOBILE, 7-passenger touring; current model, Series "7"; only used four months. 19 West 62d St.

LOZIER limousine, seven passenger, for sale or exchange for smaller car. K. Broderick, 782 River Road, Edgewater, N. J.

McFARLAN 1920 4-passenger sport model, practically new, for immediate disposal. London Shoe Co. Phone Worth 2316.

MARMON 1919 4-passenger, owned by Chatham resident, repainted and renickeled, motor in fine condition; car looks and runs like new; present owner buying closed car. Tel. Chatham 778R, after 6 P. M.

MARMON 1917 seven-passenger touring; exceptionally fine condition in every respect; will sell reasonable. Robert Smith, Morningside 8750.

MERCER 1921 suburban sedan; very smart body; sacrifice. 21 West 62d.

MERCER 1921 suburban sedan, cannot be told from new. 1,866 Broadway.

MOON sedan, run less than 3,000 miles; completely equipped and in perfect condition; will sell at sacrifice; any demonstration. The C. R. Radcliffe Co., 2,392 Grand Concourse. Telephone Fordham 2850.

NASH 1921 sport model; run very little; very attractive appearance; priced low for quick sale. Nash Agency, 1,495 Bedford Av., near St. John's Place, Brooklyn.

NATIONAL 1921, 6-pass. Sport; like new. Karp, 1,666 Broadway. Circle 65.

OLDSMOBILE COUPE, 6 cylinder, 1920; run 8,000 miles; cost $2,345; sacrifice $1,600; excellent condition. Tel. Bowling Green 6936.

OLDSMOBILE 1920, 7 passenger. Cole Co., Col. 6651, 226 West 56th St.

AUTOMOBILE EXCHANGE

Used cars of many makes offered. Rate 65 cents an agate line.

PACKARD 1918 TOWN CAR, equipped with Holbrook 6-pass. body.
PEERLESS 1918 LIMOUSINE, excellent condition.
LANCIA 1917 TOWN CAR, excellent condition.
PACKARD MOTOR CAR CO., White Plains 2990.

PACKARD 3-passenger coupe, body by Fleetwood; practically new; mileage 5,000.
ROLLS-ROYCE, 785 5th Av. Plaza 8901.

PACKARD 3-35 Twin Six Touring, attractive body; price very reasonable.
ROLLS ROYCE, 785 Fifth Av. Plaza 8901.

PACKARD twin six limousine, like new; delivered in June of 1921; carries a new car guarantee. Packard Motor Car Co., White Plains 2990. Mr. Hagar.

PACKARD twin six, 1920, 7-passenger touring; bumper, 2 extra tires; very fine condition throughout; $2,200. Hudson Motor Car Co., 236 West 59th.

PACKARD, 2-35 cabriolet, in absolutely perfect mechanical condition; paint, shoes and equipment excellent. Mrs. Greene, Morningside 3835.

PACKARD sedan, 1919; perfect; beautiful throughout; sacrifice to quick buyer. 1,692 Broadway.

PACKARD 1920 touring, like new; sacrifice. Scott, 136 West 52d. Circle 3222.

PACKARD, late 1920; suburban sedan; custom built body; cost $10,000. New York Motor Car Co., 19 West 62d.

PAIGE 4 pass., sport model, late 1919; 5 wire wheels, new paint, motor like new; will sell cheap this week. Haynes, 250 West 54th St., 8th floor.

PEERLESS coupe 1921; condition guaranteed; reasonably priced. Lewis Abbott Motors, 1,491 Bedford Av., Brooklyn, near Eastern Parkway.

PEERLESS 1919 coupe, practically new; will sacrifice. Karp, 1,666 Broadway. Circle 66.

PAIGE SEDAN, 1920; run 7,000 miles; perfect condition; handsome car; price $1,800. Owner, 147 W. 77th St. Phone 9050 Schuyler.

PIERCE ARROW 1920, 48 h. p. touring, perfect condition, beautiful appearance, cheap.
PIERCE ARROW Brougham, good condition, price $3,000.
PIERCE ARROW 1921 Brougham, new.
ROLLS ROYCE, 785 5th Av. Plaza 8901.

PIERCE-ARROW 1920 brougham, A1 condition, run 13,000 miles; will sell at sacrifice; owner leaving town. A. J. Broderick, 11 Stone St., New York. Broad 1558.

PIERCE-ARROW limousine, 6-38, 1915; perfect condition; cheap. Rowley, Morningside 8346.

RENAULT sedan, six cylinder, 20-30 h. p.; Bosch starter and lights; $750. W. P. Carl, 514 1st Av.

RENAULT 1921 sedan, sport type; beautiful condition; great occasion. Copley, Plaza 4837.

REO 7 passenger, $500. Cole Co., Col. 6631, 226 West 56th St.

ROLLS ROYCE—Hooper, Cabriolet body, very handsome.
ROLLS ROYCE—7-passenger limousine.
ROLLS ROYCE—Enclosed drive, very smart body by Barker.
ROLLS ROYCE, 785 5th Av. Plaza 8901.

ROLLS ROYCE, English-made town car, run 1,700; condition perfect, any expert examination. Drake, Whitehall 2130.

STUDEBAKER Big Six, 1921	$1,350
STUDEBAKER Big Six, 1920	$1,200
STUDEBAKER Special Six, 1920	$1,100
STUDEBAKER Light Six, 1921 (demon.)	$900
ELGIN Sedan, 1920	$1,050
DODGE Touring, 1919	$500
MITCHELL 1920, like new	$550

Time payments arranged.

Studebaker Corp. of America, 1,700 Broadway, at 54th St. Telephone Circle 1400.

STUDEBAKERS, Buicks, &c., 1922, new; big discount off latest factory prices. Gordon S. Harris, 332 11th Av., Paterson, N. J.

STUTZ 6-passenger touring car, 1919 model; good condition; $1,000. Baclend Motor Service Corp., 518 West 58th.

STUTZ speedster, perfect condition; no dealers; $1,500. Phone Rhinelander 6818.

WHITE.
12 WHITE LIMOUSINES.
HAVE BEEN USED FOR FUNERAL SERVICES ONLY.
RESPONSIBLE PARTIES CAN PURCHASE THESE ON LENIENT TERMS.
NEW YORK YELLOW TAXI SALES AGENCIES, INC.,
123 WEST 64TH ST., 12TH FLOOR.

WILLYS six sedan, Model 89, Continental motor; completely overhauled Spring 1921; new slip covers, new Royal cords; in wonderful shape mechanically; to be sold at once; best offer takes it. Welsh, 182 Maple St., Brooklyn. Tel. Flat. 2339.

WINTON 6, 4-door and three-quarter limousines, slightly used; at greatly reduced prices; 1917, 1918, 1919; some have been repainted; excellent cars for private rental; $1,000 and up. The Winton Co., Broadway at 70th St.

WINTON 6, 33 H. P., ¾ limousine; excellent mechanical condition; interior like new; painted special gray and black; fully guaranteed; $2,500. The Winton Co., Broadway at 70th St.

AUCTION.
Used Ford cars. Saturday, November 5, 1921, 2:30 P. M.
McMILLAN MOTORS CORPORATION, AUTHORIZED FORD DEALERS, 176 SOUTH BROADWAY, YONKERS, N. Y.

Unused Cars.

BANK SALE, BRAND NEW 1922 MODELS.
SEDAN, LIST $2,700, BANK PRICE $1,795.
COUPE, LIST $2,700, BANK PRICE $1,795.
TOURING, LIST $2,000, BANK PRICE, $1,200.
Continental 6 cyl. motor, Timken axles, Borg-Beck clutch, Westinghouse ignition, factory guarantee and service; time payments arranged.
RIPPETH MOTOR CAR COMPANY, INC., 1,750 Broadway (56th). Circle 227.

STUDEBAKER, BRAND NEW.
Special 6 touring; can save you $200. For particulars phone Melrose 9490.

Motor Trucks.

USED TRUCK BARGAINS.
¾ to 5 Ton; Various Makes.
GARFORDS 1 TO 6 TON.
OVERHAULED AND REBUILT.
Easy Terms.
GARFORD MOTOR TRUCK CO., INC., 427-431 West 42d St. Tel. Longacre 1500.

Automobiles for Rent.

CADILLAC landaulet, new car, owner drives; $3, $2.50 per hour; day, week, month; theatres, shopping. Telephone Morrison, Schuyler 3920.

BEAUTIFUL PACKARD TWIN SIX LIMOUSINE, latest model; hire by month; reasonable. Riverside 3102.

PACKARD twin sixes, latest models, tourings and limousines, liveried chauffeurs; hour, day, week or month. Circle 3222-9607.

PACKARD twin sixes, shopping, calling, limousine, touring; $3 per hour. Columbus 2151.

CADILLAC limousine, good appearance; day, month; $2 per hour. Hurd. Academy 1580.

CADILLAC limousine, first class, owner drives; permanent. Barrett, 170 West 85th.

CADILLAC limousine for hire; monthly preferred; owner drives. Wood. Lenox 5751.

Automobiles Wanted.

EXCHANGE FOR HIGH-GRADE AUTOMOBILE, 4-PASSENGER COUPE OR SMALL SEDAN PREFERRED, 75 ACRES LAND; DESIRABLE AND VALUABLE BUNGALOW SITES. Z 2196 TIMES ANNEX.

AUTOMOBILES—1,000 WANTED. SPOT CASH.
499 E. 163D. MELROSE 5765.

LATE MODEL, high-grade automobile. See Mr. Turner, 150 West 55th St.

COUPE wanted, late model; must be bargain; all cash. McVeys. Bryant 8690.

Automobile Bodies.

NEW SEDAN BODIES for Packard, Stutz, Hudson, Cadillac, &c., including mounting. Clayton Co., 136 West 52d. Circle 1861.

Automobile Storage.

DEAD STORAGE.
Fireproof and clean; 10 years storing only cars.
CHAS. C. TOUGH.
510 East 73d St. Rhinelander 3586.

AUTO dead storage, $5 month up; clean and fireproof building. P. Foss, 5 Borden Av., opposite 34th St. Ferry, Long Island City, 5 minutes from foot of 34st St., N. Y. City. Tel. Hunters Point 6579.

Loans on Automobiles.

READY CASH.
BORROW MONEY ON YOUR CAR AS COLLATERAL. CALL, TELEPHONE OR WRITE MR. GRIFFING, MOTORS EQUITY CORP., SUITE 206, 1,834 BROADWAY, AT 60TH ST. TELEPHONE COLUMBUS 6055.

MONEY loaned on automobiles while in your possession; strictly confidential. Circle 0827.

Automobile Instruction.

AUTO INSTRUCTION,
4 and 8 weeks' courses for Owners, Chauffeurs, Mechanics, Salesmen.
WEST SIDE Y. M. C. A.
Get booklet and pass. Special ladies' classes.
302 West 57th St., New York.

AUTOMOBILE TRAINING BY EXPERTS. Complete shop course, $86; with driving, $90; weekly payments. Ask for Catalogue L. STEWART AUTOMOBILE SCHOOL, 225 West 57th St., at Broadway. Leading School—Founded 1909.

FOR SALE

Musical Instruments — *Wearing Apparel*

GAS, COAL AND OIL STOVES.
• Porcelain, enameled and black combination coal and gas ranges, steam and hot water heaters, laundry stoves; also repairs of all makes. Stove Repair Corporation, 228-230 Water St., cor. Beekman, N. Y.—Branch 184 Mulberry St., Newark, N. J.

LARGE PAPER SHELL PECANS—Fresh from my grove; 75 cents per pound; carriage prepaid of 10 pounds or over. W. P. Williams, Blackshear, Ga.

WILL rent Chickering baby grand piano to responsible party; reasonable. E 388 Times.

GAS RANGE, almost new; four burners; 2 ovens; porcelain doors; for sale, cheap. Apply 55 West 85th.

IMPORTED German straight razors; finest quality; $15 dozen. L 934 Times Downtown.

Furniture.

PUBLIC IMPORTANCE.
UNCLAIMED FURNITURE accumulated from several factories is now being offered at private sale, for TEN DAYS ONLY, from 8 A. M. to 9 P. M., daily; complete dining room suites, bedroom suites, living room suites, in latest designs and qualities; also lamps, talking machines, bookcases, chairs, beds and bedding, &c. &c. Act quick for your benefit.
MANHATTAN AUCTION ROOMS, 357 E.125th St., Salvation Army Bldg., N.Y.C. Phone Harlem 0519.

BILLIARD AND POCKET TABLES.
New and second-hand; low prices; easy payments.
THE BRUNSWICK - BALKE - COLLENDER CO., 39 West 32d St., near Broadway.

ORIENTAL RUG FOR SALE.
Beautiful Mahal rug, 11x15, perfect condition, $110; others at domestic carpet price; dealers invited. Tatosian Bros., 366 Lexington Av., near 41st St. Rug cleaners.

BRASS BED, box springs, hair mattress, also kitchen cabinet and other furniture. Apply 400 Riverside Drive. Apt. 2B.

BOOKS, about 240 volumes, first-class shape; one inlaid table and cabinet. Apply 400 Riverside Drive, Apartment 2B.

BY special arrangement can offer first class furniture at wholesale prices. L 920 Times Downtown.

HANDSOME SILK VELOUR SOFA, AT GREAT SACRIFICE. TELEPHONE SCHUYLER 9825.

TELEPHONE BOOTH, CHEAP. HOKE, 22 ALBANY. RECTOR 3191.

LEAVING CITY, will dispose of beautiful home furniture. Apply 1,896 University Av.

GAS, STEAM RADIATORS CHEAP. HOKE, 22 ALBANY. RECTOR 3191.

Jewelry.

FLEXIBLE bracelet, platium, three rows wide, 82 diamonds, 41 sapphires; $900; lady sacrifices; cost $1,600. G 270 Times.

Machinery.

MULTICOLOR and equipment for sale cheap to quick cash buyer. Gilder Service Co., 19 East 14th. 9084 Stuyvesant.

Musical Instruments.

FOR SALE—Steinway upright piano, mahogany, style K; cost $1,000; bought last April; bargain; $750 cash. Boggs, 125 West 77th St., City. 8527 Schuyler.

STEINWAY, Knabe, Mason & Hamlin baby grands, $550 up. Call and convince yourself. Curtis, 2,085 Lexington Av. (126th St.)

STEINWAY BABY GRAND, mahogany; excellent condition; great opportunity. Storage, 17 West 125th.

GRAND piano wanted, pay good price. Write Mrs. Fox, 338 East 165th St.

Office Furniture and Supplies.

BIG "G" FURNITURE WORKS, 76TH ST.-3D AV., N. Y.
EVERYTHING FOR THE HOME. DIRECT FROM FACTORY TO YOU AT WHOLESALE PRICES, FOR CASH ONLY.
SAVING YOU FROM 25 TO 40 PER CENT.
Now on display, latest period styles of BEDROOM, DINING ROOM AND LIVING ROOM SUITES, to fit the most pretentious or the simplest home, also odd pieces at extremely low prices.
Catalogue No. 47 on Request. Selection held free, if desired.
LIBERTY BONDS ACCEPTED AT FULL FACE VALUE AT TIME OF PURCHASE.
Showrooms Open Daily Till 9 P. M. Saturdays, 10 P. M. Also Open Election Day.
TELEPHONE 4360 RHINELANDER.
BIG "G" FURNITURE WORKS, 203-207 EAST 76TH ST., N. Y. Just a step east of 3d Av. "L" Station.

SPECIAL—Large steel stationery cabinets, four shelves, double door, strong locking device; $40; excellent values in new and slightly used office equipment. Charles Schachne, 43 John St., 71 Spring St.

BIG BARGAINS—Slightly used office furniture, oak or mahogany; desks, chairs, files, tables, leather furniture, typewriters, adding machines, multigraphs, safes. Nathan's, 452 Broadway.

FOR SALE—Office partitions, counters, furniture; miscellaneous; for sale at sacrifice account of moving. Apply No. 1 Arcade, 50 Broadway.

FOR SALE.
Counters, tables and safe. Call Fitzroy 2880.

ADDRESSOGRAPH MACHINE, including 20,000 names; good rated retailers for sale. National Waist, 158 West 27th.

LARGE SAFE at price; act quick. Call 43 East 27th St., Room 209.

Typewriters.

TYPEWRITERS RENTED AND SOLD.
All makes (3 months $10); latest models; 6 months rental applies if purchased. TYPEWRITER SALES CO., 5 Cortlandt St. Tel. Cortlandt 1083.

TYPEWRITERS, mimeographs, dictaphones, multigraphs, calculators, addressographs. Engle Co., 419 Broadway. Canal 5869.

Wanted to Purchase.

CASH PAID immediately for Pawn Tickets, Diamonds, Precious Stones and Jewelry. And Your Valuables Saved for You. FORGOTSTON'S, 1,600 BROADWAY, N. E. Cor. 48th St. Tel. 1673 Bryant.

WANTED, 3 J. H. Day Jumbo mixers, jacketed, 600 gal. capacity; heavy spiral agitator, bottom opening discharge in centre. E. T. Campbell, 85 Doremus Av., Newark, N. J. Telephone Mul. 0916.

HIGHEST cash prices paid for furniture, contents of houses, hotels, apartments, pianos, books, carpets, works of art, &c. A. Jones, 161 East 125th St. Tel. Harlem 2787.

WANTED—Pay full value contents apartments, houses, pianos, books, paintings, bric-a-brac. Miller, 120 University Place. Stuyvesant 3793.

HIGHEST cash for furniture, contents houses, apartments; pianos, china, rugs, bronzes, &c. Polson, 157 East 47th. Stuyvesant 10161.

WANTED—500 to 800 gross imported cuticle scissors, 3½ in. and 4 in.; give quotation and samples. Address Z 2182 Times Annex.

USE of piano in exchange for storage; good care. B 277 Times.

SCHOOLS IN CANCER DRIVE.

Pamphlet to Be Distributed to Reach Mothers of Pupils.

Permission to distribute in the public schools a pamphlet on the "Danger Signals of Cancer," was granted yesterday by the Board of Education to the American Society for the Control of Cancer, at the request of Health Commissioner Copeland, who is taking an active interest in national cancer week. More than 1,000,000 pieces of literature will be distributed through the schools to reach the mothers of school children, because women are more subject than men to the disease. The following statement was issued by Commissioner Copeland:

"It is a great pity that people, fearing they may have cancer, hesitate to make the fact known until it is too late. They should be taught the symptoms and made to realize it is imperative that treatment should begin in the curable stage.

"I am pleased to say that we have made some progress. This is shown by the fact that the death age is now 57 years instead of 40 to 42 as formerly."

Dr. Francis Carter Wood, head of the Institute of Cancer Research, Columbia University, will lecture on cancer at the College of Pharmacy, 115 West Fifty-eighth Street, this afternoon at 2 o'clock.

New Yorker's Will Aids Education.

SPRINGFIELD, Mass., Nov. 3.—The will of Ellen V. D. Hazleton of New York City, who died in Westfield, filed today, disposes of more than $100,000 in public bequests. Some of the larger include $15,000 to Mount Holyoke College, $25,000 to the School Board of Chillicothe, Mo., $20,000 to the School Board of Ottawa, Kan., and $20,000 to the Hudson (N. Y.) City Hospital.

Army Orders and Assignments.

Special to The New York Times.

WASHINGTON, Nov. 3.—The War Department published the following orders today:

Infantry.

Noyes, Col. C. R., from Philippines to home, where he will await retirement.
Early, Maj. C. C., to 16th, Camp Dix.
Armstrong, Capt. C. H., to the C. A. C., Fort De Lesseps, Canal Zone.
Tenney, Capt. W. M., to 20th.

Quartermaster Corps.

Jackson, Lt. Col. F. P., to Washington in office of Qm. Gen.
Howe, Capt. W. T., as Constructing Qm., Edgewood Ars., Md.

Miscellaneous.

Symmonds, Col. C. J., Gen. Staff, to Washington for temporary duty, then to Camp Sherman as Comdg Offr.
Bishop, Col. H. G., Gen. Staff, to Ft. McPherson as Chief of Staff of 4th Corps Area.
Davis, Lt. Col. W. R., M. C., to Walter Reed Hosp., sick.
Wood, Capt. D. S., Cav., to 9th, to San Francisco and sail Jan. 5 for Manila.
Caroll, 1st Lt. T. J., A. S., to Walter Reed Hosp., sick.

Naval Orders.

Special to The New York Times.

WASHINGTON, Nov. 3.—The Bureau of Navigation published the following orders today:

CAPTAINS.

Castleman, K. G., to command the Birmingham.

COMMANDERS.

McNair, L. N., to command the Chauncey and Div. 31.
Davis, L. P., to command the Woodbury and Div. 33.
Mann, R. R., to command the James K. Paulding.
Hathaway, G. S., to U. S.
Crowell, D. C., to Sup. Off., the Mississippi.
Hughes, W. N., to Sup. Off., the Texas.

LIEUT. COMMANDERS.

Montgomery, A. E., to Nav. Air Sta., Pensacola.
Ledbetter, P. B., to Mar. Barracks, San Diego.
Thomas, G. C., to the Pueblo.

LIEUTENANTS.

Baker, J. O., to the Kanawha.
Brady, J. H.; Flagg, A. P.; Floyd-Jones, K.; Kiely, R., to Nav. Air Sta., Pensacola.
Bryan, H. A., to Navy Yd., Mare Id.
Lindberg, J. C., to command the Potomac.
Partello, M. C., to command the R-3.
Smith, J. H., to Air Sta., Pensacola.
Wheeler, W. H., to Sub. Base, Coco Solo, Canal Zone.
Whitfield, J. W., to the Ohio.
Crain, G. L., to M. E. F., Haiti.
McClintock, G. L.; Deming, R. B., to Rec. Barr., Hampton Rds.
Morrison, E. J.; Van Winkle, J. S., revocation appointment effective Dec. 10.
Rehaurer, W., to Mar. Barr., Quantico.
Norris, R. H., to Nav. Air Sta., Pensacola.
O'Leary, Capt. T. S., died Norfolk, Va., Sept. 30.

Marine Corps Orders.

Special to The New York Times.

WASHINGTON, Nov. 3.—These Marine Corps orders have been issued, as of the dates indicated:

OCTOBER 28.

Bourke, Capt. T. E., to 2d Brig., D. R.
Ames, Capt. A. O., to Recrg. Sta., Salt Lake City.
Brooks, Capt. C. T., to the Pennsylvania.
Brown, Capt. C. H., to Dept. of Pac.
Webb, Capt. J. W., to Recg. Stat., Los Angeles.
Hall, 1st Lt. E. E., to Quantico.

OCTOBER 31.

Erskine, Maj. F. S. N., as Liaison Offr. between the Gen. Staff, War Dept., Washington, and Hdqrs. Mar. Corps.
Thalhiemer, Capt. W. F., to Recg. Ship at Boston.

NOVEMBER 1.

Swindler, 1st Lt. L. S., to Quantico.
Hansen, 1st Lt. H. V., to San Diego, Cal.

NOVEMBER 2.

Bevan, Maj. W. F., to Quantico.

NOVEMBER 3.

Utley, Maj. H. H., to Naval Hosp., Chelsea, Mass., for treatment; duty Mar. Barr., Navy Yard, Boston.
Dessese, 1st Lt. L. A., to Quantico.

Coast Guard Orders.

Special to The New York Times.

WASHINGTON, Nov. 3.—These Coast Guard orders have been issued to these Lieutenants:

Nichols, F. A., Office Comdr., Southern Div., P. C.
Williams, W.; Shanley, T. A., to the Modoc.
Mandeville, A. C., to the Mojave.

Estates Appraised.

COOK, OLIVER W.—(March 15, 1921); total assets, $88,655; cash, $272; personal, $39,731; securities, $48,561; additional assets, $90; net estate, $85,264. His wife, Caroline M. of 127 West 40th St., has a life estate in $83,264; sister, Margaret A. Cook, same address, $2,000; son, Oliver, the remainderman at death of his mother.

LUBIN, DAVID—(January 1, 1919); total assets, $450,608; cash, $10,738; personal, $54,801; securities, $383,662; additional assets, $1,405; net estate, $364,388. Among thirty-eight beneficiaries are his widow and children, all of 650 West End Av.; Mrs. Florence Lubin, $102,931; Dorothy and Grace, $40,862 each; Laura Saqui and Eva Silenzi, $17,916 each; Theodore, of London, $40,862; Simon J. and Jesse I. of Sacramento and Ruth Rubel of 425 West 55th St., $17,916 each; Weinstein, Lubin & Co., Sacramento, pension fund, $1,000; Hebrew Union College, Cincinnati, $2,000; National Academy of Music for Negro People, $1,000.

LYDECKER, CHARLES E.—(May 6, 1920); total assets, $113,066; cash, $9,679; personal, $10,789; securities, $83,333; interest in law partnership with Leigh K. Lydecker, $1,689; additional assets, $7,576; net estate, $105,414. His widow and children, Mrs. Josephine B. of 11 East 81st St., and Nathalie L. Dyer of Bedford, Eng., $34,900 each; Leigh K. Lydecker, Maywood, N. J., and Kenneth Lydecker of Lookout Av., Hackensack, $17,800 each.

SCHOONMAKER, ADRIAN O.—(In Montclair, N. J., June 23, 1920); personal estate, $141,161; taxable in New York, $112,306, the chief holding being shares of A. O. Schoonmaker & Co. His sister, Mary S. De Bevoise, of 81 Porter Place, Montclair, receives the whole estate.

SULZBERGER, SHERIDAN U.—(Intestate, April 18, 1920); total assets, $206,726; cash, $28,400; personal, $310; securities, $111,315; interest in the estate of his father, Ferdinand, $66,000; additional assets, $700; net estate, $192,249. His mother and brothers, Carl F. of Geneva, Switzerland, and Max J., German and Arthur, all of Sydney, Australia; Nathan of Hotel Netherland; Tilly Weinberg of 465 West End Av.; Belle Schrag of Baden, Germany, and Lillie Rothschild of 310 West 79th St., receive $16,020 each.

The Civil Service.

United States.

The commission announces examination on Dec. 7 for assayer, males of 21 to 50, for two vacancies under the Director of the Mint, Treasury Department, one for duty in Washington, D. C., and the other for duty in San Francisco, Cal., each at $2,200 a year. Appointees may be allowed the increase granted by Congress of $20 a month. Competitors will be rated on practical questions, 40; education, 20; experience, 40. Age limits do not apply to persons entitled to preference because of military or naval service. Classified employes who have reached the retirement age and have served fifteen years are entitled to retirement with an annuity.

THE WEATHER.

WASHINGTON, Nov. 3.—Pressure is low along the northern border, with disturbances having their centres over the Canadian Maritime Provinces, Ontario, Minnesota and Alberta. Over all Southern and Western districts the barometer is high. There have been light rains within the last twenty-four hours in the region of the Great Lakes and the North Atlantic States, while in all other parts of the country the weather remained fair.

The temperature has risen over the plains States and is abnormally high over California. Temperature changes in other parts of the country have been unimportant.

COUNTRY-WIDE WEATHER CONDITIONS.

Observations at United States Weather Bureau stations during the twenty-four hours preceding 8 P. M. yesterday:

Station.	Temperature. High.	Low.	Barometer.	Rainfall.	Weather.
Abilene	78	36	30.26	..	Clear
Albany	44	38	29.92	..	Cloudy
Atlanta	58	36	30.16	..	Clear
Atlantic City	50	44	29.98	..	Clear
Baltimore	52	46	30.00	..	Clear
Bismarck	66	28	..	..	Clear
Boston	46	40	29.92	..	Cloudy
Buffalo	46	36	29.90	.08	Cloudy
Cincinnati	54	28	30.14	..	Clear
Charleston	68	52	30.06	..	Clear
Chicago	50	40	30.10	..	Clear
Cleveland	48	34	30.02	..	Cloudy
Denver	72	42	30.16	..	Clear
Detroit	48	34	30.04	..	Clear
Galveston	74	62	30.04	..	Clear
Helena	62	38	30.18	..	Pt. Cl'dy
Jacksonville	70	52	30.12	..	Clear
Kansas City	64	40	30.12	..	Clear
Los Angeles	94	60	30.06	..	Ptl Cl'dy
Milwaukee	48	38	30.04	..	Cloudy
New Orleans	74	56	30.22	..	Clear
Oklahoma	70	40	30.20	..	Pt. Cl'dy
Philadelphia	50	46	29.98	..	Cloudy
Pittsburgh	48	38	30.02	..	Clear
Portland, Me.	44	36	29.96	..	Cloudy
Portland, Ore.	54	42	30.02	..	Cloudy
Salt Lake City	68	42	30.28	..	Clear
San Antonio	76	52	30.26	..	Clear
San Diego	92	56	30.02	..	Pt. Cl'dy
Seattle	46	40	30.02	..	Pt. Cl'dy
St. Louis	56	44	30.20	..	Clear
Washington	55	40	30.00	..	Cloudy

FORECAST: TODAY AND SATURDAY.

Northern New England—Cloudy Friday and Saturday; no change in temperature.
Southern New England, Eastern New York, Eastern Pennsylvania and New Jersey—Fair Friday and Saturday; moderate temperature.
Western New York—Partly cloudy Friday. Saturday, fair.

NEW YORK CITY WEATHER RECORDS.
Official Temperatures—Average, 46.

3 AM (low)	42	12 M.	46	6 PM	46
6 AM	44	1 PM	47	7 PM	45
8 AM	46	2 PM (high)	50	8 PM	45
9 AM	46	3 PM	48	9 PM	44
10 AM	46	4 PM	47	10 PM	44
11 AM	45	5 PM	46	11 PM	43

1920—High, 57; low, 44; average, 50.
Average same date last 33 years, 48.

Barometer, 29.98 at 8 A. M.; 29.94 at 8 P. M.
Humidity, 84 at 8 A. M.; 65 at 8 P. M.
Wind at 8 A. M., northwest, velocity 3 miles; at 8 P. M., west, velocity 18 miles.
Weather, cloudy at 8 A. M.; clear at 8 P. M.
Precipitation, none.

Weather in Cotton and Grain States.

Special to The New York Times.

WASHINGTON, Nov. 3.—Weather forecast:

North Carolina, South Carolina, Georgia, Florida, Alabama, Mississippi, Tennessee and Kentucky—Fair Friday and Saturday; moderate temperature.
Ohio and Indiana—Fair, somewhat warmer, Friday. Saturday, fair.
Lower Michigan—Fair Friday and Saturday; no change in temperature.
Upper Michigan—Cloudy Friday. Saturday, fair.
Illinois—Generally fair Friday and Saturday; moderate temperature.
Missouri—Fair Friday and Saturday; moderate temperature.
Wisconsin—Partly cloudy Friday and Saturday; warmer in east Friday.
Minnesota—Generally fair Friday and Saturday; somewhat cooler Friday in south and west portion.
Iowa—Fair Friday and Saturday; somewhat warmer Friday in east portion.

Fire Record.

A.M.		Loss.
12:45	260 E. 134 St.; John Maldi	Not given
12:50	2,324 7 Av.; Frank Dozzi	Not given
2:50	53 Rose St.; Metro Book Co.	Not given
3:10	45 E. 134 St.; G. A. Gaynor	Slight
3:45	203 E. 27 St.; S. De Forest	Not given
7:00	314 E. 108 St.; G. Bernda	Slight
8:15	12 E. 33 St.	Not given
8:20	231 E. 125 St.; P. S. 39, City of N. Y.	Slight
9:15	3 W. 45 St.; Samuel Meagratte	Not given
9:55	218 Lenox Av.; Ernest Hass	Not given
10:20	2,467 8 Av.; Michael Miler	Not given
10:50	1,247 Broadway; United Cigar Co.	Not given
11:40	201 E. 97 St.; Mary Forietto	Not given
P.M.		
2:30	3,171 Villa Av.; Mrs. Greinlas	Not given
4:25	40 Ludlow St.; Morris Bank	Slight
4:30	151 1 Av.; Alexander Silverman	Not given
4:50	253 W. 116 St.; Patrick McCarthy	Not given
5:15	46 W. 23 St.; Jacob Notorberg	Not given
5:35	99 St. & Amsterdam Av. (auto); John Munday	Not given
6:50	9 W. 37 St.; Gerschfield & Crott	Not given
6:55	292 Elizabeth St.; Negless Micosea	Not given
7:30	135 83 St.; George Engel	Not given

SHIPPING AND MAILS

THE TIDES.

	Sandy Hook. A. M.	P. M.	Governors Island. A. M.	P. M.	Hell Gate. A. M.	P. M.
High water	10:30	11:05	11:11	11:51	12:46	12:49
Low water	4:23	5:08	5:08	5:49	7:19	7:54

THE SUN.

Rises. A. M.	Sets. P. M.
6:28	4:50

Incoming Steamships

ARRIVED YESTERDAY.

Steamer.	From.	Sailed.
Camaguey	Quebec	Oct. 27
Alness	Liverpool	Oct. 1
Vasconia	London	Oct. 14
Dunstan	Rio Janeiro	Oct. 5
Stockholm	Guttenburg	Oct. 22
Pittsburgh Bridge	Brest	Oct. 20
Orinoco	Buenos Aires	Oct. 8
Regina d'Italia	Naples	Oct. 19
Hampden	Portland, Me.	
Toriak Skogland	Bahia	Oct. 14
American	Rotterdam	Oct. 20
Alcyone	Rotterdam	Oct. 20
Genania	Lobos	Oct. 26
Bristol City	Bristol	Oct. 15
Cissy	Sagua	Oct. 27

DUE TODAY.

Steamer.	From.	Sailed.
Gadansk	Danzig	Oct. 22
Hawaiian	Hamburg	Oct. 19
King Alexander	Piraeus	Oct. 19
Celtic Prince	Gibraltar	Oct. 21
Tivives	Kingston	Oct. 29
Alliance	Colon	Oct. 27
Siboney	Havana	Nov. 1
Tungus	Turks Island	Oct. 29
Orbita	Cherbourg	Oct. 25
Montana	London	Oct. 22
Rotterdam	Rotterdam	Oct. 25

DUE TOMORROW.

Steamer.	From.	Sailed.
Finland	Cherbourg	Oct. 28
Vestris	Rio Janeiro	Oct. 23
Manchuria	Hamburg	Oct. 26
Asia	Marseilles	Oct. 19
Gothland	Antwerp	Oct. 23

DUE SUNDAY.

Steamer.	From.	Sailed.
Hansa	Hamburg	Oct. 27
Centennial State	Queenstown	Oct. 28
Blair	Palermo	Oct. 22
Pastores	Havana	Nov. 3
Modesta	Shields	Oct. 20

DUE MONDAY.

Steamer.	From.	Sailed.
Lafayette	Havre	Oct. 29
Scythia	Queenstown	Oct. 30

Outgoing Steamships Carrying Mail

Steamer. Destination.	Mails Close.	Vessels Sail.	Carries Mail For
SAIL TODAY.			
Jekri, Accra	1:30 P.M.	5:00 P.M.	Madeira. (Morocco, Canary Islands and West Africa specially addressed).
Colon, Cristobal	12:30 P.M.	4:00 P.M.	Haiti (except Cape Haitien and Port de Paix), Canal Zone and Panama.
Lake Feckler, Savanilla	1:00 P.M.	4:00 P.M.	Jamaica and Colombia. (Haiti specially addressed).
SAIL TOMORROW.			
Olympic, Southampton	8:00 A.M.	12:00 M.	Europe, Africa and West Asia.
Carmania, South'pton.	8:00 A.M.	12:00 M.	Europe, Africa and West Asia. (Specially addressed.)
Minnekahda, Hamburg.	8:00 A.M.	12:00 M.	Europe, Africa and West Asia. (Specially addressed.)
Westerdijk, Rotterdam	8:30 A.M.	12:00 M.	Netherlands. (Specially addressed.)
Palermo, Naples	9:30 A.M.	12:00 M.	Italy. (Specially addressed.)
Colombia, Glasgow	———	12:00 M.	Not carrying mail this trip.
Mexico, Havana	8:00 A.M.	11:00 A.M.	Cuba. (Specially addressed.)
Camaguey, Nassau	8:00 A.M.	11:00 A.M.	Bahamas (including Inagua and Fortune Islands).
Essequibo, Valparaiso	8:30 A.M.	12:00 M.	Canal Zone, Panama, Ecuador, Peru (except Iquitos), Bolivia and Chile.
Philadelphia, LaGuayra	8:30 A.M.	12:00 M.	Curacao and Venezuela. (Porto Rico specially addressed.)
Ponce, San Juan	8:30 A.M.	12:00 M.	Porto Rico.
Calamares, Pt. Limon	9:00 A.M.	12:00 M.	Costa Rica. (Cuba, Canal Zone and Panama specially addressed.)
Iroquois, Barahona	9:30 A.M.	12:00 M.	Turks Island and Dominican Republic.
SAIL MONDAY.			
Gadansk, Danzig	3:30 P.M.	5:00 P.M.	Poland (also parcels post).
SAIL TUESDAY.			
George Washington, Bremen	6:30 A.M.	10:00 A.M.	Europe, Africa and West Asia (Norway, Latvia, Esthonia and Straits Settlements if specially addressed).
Tivives, Santa Marta	8:00 A.M.	10:00 A.M.	Jamaica, Canal Zone, Panama, Salvador, Nicaragua (except East Coast), Amapala City, &c.

Other Outgoing Steamships

Steamer & Destination.	Time of Sailing. Date.	Hour.
Montauk, London	Nov. 5	12:00 M.
Archimedes, Manchester	Nov. 5	10:00 A.M.
Belgian, Antwerp	Nov. 5	12:00 M.
City of Bristol, Antwerp	Nov. 5	10:00 A.M.
Vellavia, London	Nov. 5	11:00 A.M.
Bristol City, Bristol	Nov. 5	10:00 A.M.
East Port, Danzig	Nov. 5	12:00 M.
Java, Batavia	Nov. 5	12:00 M.
Ottar Jarl, Bergen	Nov. 5	10:00 A.M.
Editor, Rotterdam	Nov. 5	10:00 A.M.
Vulcan City, Hamburg	Nov. 5	11:00 A.M.

Reported by Wireless

SS Rotterdam, incoming from Rotterdam, was signaled 216 miles east of Sandy Hook at noon yesterday. Due this forenoon. Holland-America Line, Hoboken.

Foreign Ports—Arrivals and Departures

ARRIVED.

Steamer.	At	Date.
Megali Hellas	Gibraltar	Nov. 3
East Cape	Hamburg	Oct. 29
Mijdrecht	Alicante	Oct. 30
Cabo Creux	Teneriffe	Oct. 1
City of Shanghai	Port Sudan	Nov. 2
Clan Roland	East London	Nov. 2
Sommelsdijk	Suez	Nov. 2
Tosa Maru	Port Said	Nov. 2
Chicago City	Bristol	Nov. 3

SAILED.

Steamer.	From	Date.
Oregonian	Hamburg	Oct. 29
Roma	Lisbon	Nov. 1
San Francisco	Gibraltar	Nov. 1
Canopic	Almeria	Nov. 2
Tarantia	Tyne	Nov. 3
Ryndam	Plymouth	Nov. 3
Christian Krogh	Ardrossan	Nov. 2
Lucerna	Shields	Nov. 3
Tritonia	Avonmouth	Nov. 3

PASSED.

SS City of Lucknow, New York for Port Said, passed Gibraltar.
SS Europa, New York and Boston for Naples, passed Gibraltar.
SS Takaoka Maru, Hongkong for New York, passed Gibraltar.
SS Syria, New York for Marseilles, passed Gibraltar.

Transpacific Mails

Connecting mails close at G. P. O. and City Hall Station at 5 P. M. as follows:

Hawaii, via San Francisco	Manoa	Nov. 4
Japan, Korea, China, Siberia, French Indo-China, Netherlands East Indies (except Sumatra) and Philippine Islands, via Vancouver and Victoria, B. C.	Empress of Russia	Nov. 5
Japan, Korea and China (specially addressed only), via Seattle.	Alabama Maru	Nov. 5
Hawaii, Fiji Islands, New Zealand and Australia, via Vancouver and Victoria, B. C.	Niagara	Nov. 6
Japan, Korea, China, Siberia, French Indo-China and Netherlands East Indies (except Sumatra), via Seattle	Kashima Maru	Nov. 8
Hawaii, Philippine Islands, Straits Settlements, Sumatra and specially addressed mail for French Indo-China, British India and Ceylon, via San Francisco	Granite State	Nov. 13

Pacific Mails

Postmaster Morgan announces that mails of the following dates—Mukden, Oct. 11; Kobe, Oct. 14, and Yokohama, Oct. 15—which arrived per steamer Kashima, were dispatched east from Seattle on Oct. 29 and are due in New York today.

Mails of the following dates—Singapore, Oct. 4; Manila, Oct. 7; Hongkong, Oct. 13; Mukden, Oct. 15; Shanghai, Oct. 15, and Yokohama, Oct. 22—which arrived per steamer Russia, were dispatched east from Seattle on Oct 31, and are due in New York on the afternoon of Saturday, Nov. 5.

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French Line
New York—Havre—Paris
Rochambeau	Nov. 9	———	Jan. 17
Lafayette	Nov. 12		
La Savoie	Nov. 19	Dec. 23	Feb. 11
Chicago	Nov. 23		
Paris	Nov. 25	Dec. 14	Jan. 18
La Lorraine	Dec. 3	Dec. 31	Jan. 28
La Touraine	Dec. 10	Jan. 7	Feb. 4

New York—Vigo (Spain)—Havre
Leopoldina.......Dec. 8
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For Palermo, Naples and Genoa
PALERMO.......Nov. 5 Dec. 29
*TAORMINA.......Nov. 25 Jan. 21
*From Philadelphia.......Nov. 26
AMERICA.......Dec. 7
COLOMBO (New Express Steamer).......Dec. 16
ITALIA-AMERICA, INC., 1 State St., N. Y.

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America: Nov. 29—Jan. 3
George Washington: Nov. 8—Dec. 8—Jan. 17
To Plymouth—Boulogne—London
Centennial State: Nov. 15—Dec. 15
Panhandle State: Nov. 26—Dec. 27
To Bremen—Danzig
Hudson: Dec. 3
Princess Matoika. Dec. 10
Potomac: Nov. 12—Dec. 31
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S. S. American Legion. . . Nov. 9
S. S. Southern Cross. . . . Nov. 24
S. S. Aeolus. . . . . Dec. 7
S. S. Huron. . . . . Dec. 22
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At noon unless specified.
Olympic, *Adriatic* — Cherbourg, Southampton — Nov. 5 Dec. 10 Dec. 31; Nov. 30
Vedic — to Liverpool — Nov. 9 (3d class only)
Baltic — Nov. 19 Dec. 15
Cedric — Nov. 26 Dec. 23
Celtic — Dec. 3 Dec. 31 Feb. 1
New York—Azores, Gibraltar, Naples and Genoa
†*Gothland* (3d class only).......Nov. 16
Canopic.......11 A. M., Nov. 22
Cretic.......Dec. 4
Arabic.......‡Dec. 6 *Jan. 21 *Mar. 4
Adriatic.......*Jan. 7 *Feb. 18
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†To Vigo, Naples and Genoa only.
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Kroonland, *Zeeland*, *Finland*, *Lapland* — Plymouth, Cherbourg, Antwerp — Nov. 12 Dec. 17 Jan. 21; Nov. 19 Dec. 24 Jan. 28; Nov. 26 Dec. 31 Feb. 4; Dec. 3 Jan. 7 Feb. 11
Hamburg—Libau—Danzig
Samland (3d class only).......Nov. 30

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CARMANIA.......Nov 5 Dec. 3 Dec. 31
AQUITANIA.......Nov. 15 Dec. 13 Feb. 7
LIVERPOOL
SCYTHIA (new)...Nov. 12 Dec. 24 Jan. 28
ALBANIA (new)...Dec. 10 Jan. 17 Feb. 18
HALIFAX, PLYMOUTH AND HAMBURG
SAXONIA.......Dec. 8 Jan. 21 Mar. 16
LONDONDERRY AND GLASGOW
COLUMBIA.......Nov. 5 Dec. 10
ALGERIA.......Nov. 12 Dec. 21 Jan. 21
ASSYRIA.......Jan. 7 Feb. 11
NEW BEDFORD, HORTA, ANGRA, ST. MICHAELS, LISBON, VIGO, SAN TANDER
CALABRIA.......Dec. 2
BOSTON, LONDONDERRY, LIVERPOOL AND GLASGOW
ASSYRIA.......Dec. 3
SPECIAL MEDITERRANEAN SAILINGS
Madeira, Gibraltar, Monaco, Genoa, Naples, Piraeus, Alexandria. (Ports vary according to voyage.)
CAMERONIA.......Nov. 19 Jan. 10
CARONIA.......Dec. 7
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FOR SALE—High-class retail dress, blouse and lingerie shop on Broadway-72d St. vicinity; completely equipped; reason for disposing, partners' disagreement; lease; apply at once; reasonable. Phone Columbus 780.

COMPLETE plant, needle trade, equipped for cutting, operating, pressing and shipping, in full operation with well-trained female help; Virginia town of 15,000; best railroad facilities. M 131 Times.

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IMMEDIATELY at a sacrifice, garage, best location in town; price $1,000; owner ill. Call in person, do not write, 114 East Front St., Plainfield, N. J. Phone 998.

DRUG STORE—Nine years established; 6 years' lease; fine family trade; principals only; $42,500. Address Apartment 304, 4,200 Broadway, New York City.

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GOING out of business; lease and fixtures for sale; corner store. Apply Fox, 7,202 5th Av., Brooklyn.

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MILLINERY department for sale, on Broad St., Newark, N. J.; immediate possession; sacrifice. E 48 Times.

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SAVE JERSEY FROM WETS, SENATOR ASKS

Frelinghuysen Says Republican Defeat Would Make State "Paradise for Bootleggers."

THE CONSTITUTION AN ISSUE

"Wet as Atlantic" Is Prediction He Makes to Mrs. Colby if Democrats Are Victorious.

Special to The New York Times.

WASHINGTON, Nov. 3.—In a telegram to Mrs. Everett Colby of Llewellyn Park, Orange, N. J., Senator Joseph S. Frelinghuysen calls upon the Republicans of that State to support the Republican candidates next Tuesday and make possible the enforcement of the Eighteenth Amendment. A Democratic victory, he says, would mean that the State would have a Legislature as well as a Governor resolved to make New Jersey as "wet as the Atlantic Ocean" and "a paradise for bootleggers and other outlaws."

The telegram is as follows:

"Washington, D. C., Nov. 3, 1921.

"Mrs. Everett Colby, Llewellyn Park, Orange, N. J.

"I am greatly disappointed that I am unable to be present with the Essex County Republicans tonight. I had hoped to be with you, but the tax bill is still before the Senate and thus it is imperative that I be present during its discussion, as there are many items in the bill of deep interest to our State, and the loss of a single vote might be fatal. My reason for desiring to be present was to appeal to the voters of Essex County to support the candidates on the Republican ticket. On Tuesday next New Jersey will elect a new Legislature. Ordinarily a perfunctory matter, this year it attains nation-wide importance. The issue is very clearly drawn between two great forces, those who believe the Constitution of the United States should be enforced and those who do not. There is no middle course. The issue cannot be avoided by weak statutes which can be circumvented.

"Those citizens who love New Jersey and wish good government, who believe in the great moral principles involved in the Eighteenth Amendment, who think of church, school, home, the savings bank and the future of the State, must vote to support the Republican Party and the candidates who represent the strict enforcement of the Constitution. Even those who may not have favored the Eighteenth Amendment originally should now stand for its enforcement, because it is the law.

"The eyes of the country are upon this issue in New Jersey today, because it has been made nation-wide by reason of the fact that the Democratic Party in the State has taken its stand against the enforcement of the Constitution of the United States. Not only would a Democratic victory mean that the State of New Jersey is opposed to the enforcement of law, but it would also be a repudiation of the party which is today patiently, in the face of Democratic obstruction, solving the great problems of the war and trying to give the country an economical and efficient administration in place of the extravagant and incompetent administration which came to an end last March.

"The Republican Party expects all honest, patriotic citizens, men and women alike, to do their duty on Election Day. Let us make sure we do not have both a Governor and a Legislature resolved on making New Jersey as wet as the Atlantic Ocean, a paradise for bootleggers and other outlaws, and a byword and reproach among sister States.

"J. S. FRELINGHUYSEN."

TO SUMMON MORE VOTERS.

160 Subpoenas Ready Today—Five Ex-Convicts Registered.

Special Deputy Attorney General Alexander Wolf, appointed by Attorney General Newton to co-operate with the Board of Elections in the examination of alleged illegal registrants, said yesterday that 160 subpoenas would be served by the Board of Elections today upon persons who, according to investigators, had registered illegally.

Many, he said, had found it more convenient to register from their stores instead of their homes; others had failed to register properly through honest mistakes, as in the case of women who, although married to American citizens, had not been in this country for five years. He urged that women be notified of this limitation upon their enfranchisement.

Captain Richard Daniels, Special Deputy Attorney General, informed the Board of Elections that in one house in the Third Assembly District he found that three ex-convicts had registered, and two in the Fifth Assembly District.

So far, 180 persons have failed to appear at the Board of Elections for examination as to their registration, although they were served with subpoenas. It was announced that more than 100 lawyers would be at polling places on election day, prepared to challenge the votes of those who had disregarded subpoenas, and others whose names will be placed on the challenge list. Failure to obey the summons of the board is equivalent to contempt of court.

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WAGE EARNERS can borrow small loans on endorsed notes. G 128 Times.

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WANT $500 loan for 90 days on indorsed note. M 87 Times.

MONEY to loan on good, sound securities. Ortner, 37 West 24th St.

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The New York Times welcomes information as to questionable or misleading advertisements that may inadvertently appear.

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SINK SHAFT TO SAVE ENTOMBED WORKER

Comrades of Pile Driver Buried Under 30 Feet of Quicksand Attempt Rescue.

NO ANSWER TO SIGNAL TAPS

New Jersey Water Supply Commissioners Go Without Sleep Directing Squad.

WANAQUE, N. J., Nov. 3.—Hope of rescuing William Graham, an ironworker who was buried beneath thirty feet of sand in a cave-in yesterday at the North Jersey watershed being built here, had virtually been abandoned late tonight A large force of workers, however, was kept at the task of sinking a shaft to reach the entombed man. L. Gray Tonnelle, Chairman of the New Jersey Water Supply Commission, and several of his colleagues, sleepless since 7 o'clock last night, were directing the rescue efforts.

Graham was one of twenty-two expert sheet steel pile drivers employed by Major James R. Horton of Buffalo, a sub-contractor in the building of the watershed dam. Graham, whose wife and two children live at 35 Melvin Street, Buffalo, was directing the sinking of steel piles yesterday afternoon when he stepped into an area of quicksand and began to sink. A fellow-worker tossed him a rope, but Graham was unable to hold on. His struggles started more of the sand in motion and an area of about 20 feet by 50 feet slid into a trench, 30 feet deep. Graham was buried before any one could go to his aid.

Scores of workmen began to shovel the sand, but were forced to give that up when it became apparent that the sand flowed back as fast as it was taken out. Henry Weller, the foreman, then ordered that a shaft be sunk, and while temporary cribbing was being put in place iron pipes were worked through the sand in the direction where Graham was thought to be. Compressed air was pumped through the pipes, and the rescuers tapped on them, but their signals were not answered. Another shaft, larger than the first emergency apparatus, was started and tonight under arc lights the men were fighting against the sand that constantly seeped through.

The spirit animating the group at work at the dam tonight was expressed by John Mulcahy, a life long friend of Graham. He said:

"Bill and I were pals from boyhood. I can't believe he is dead. He and I were born in New York on the same block, and we grew up together and followed the same trade. Bill was better than me and at various times had been a foreman on jobs. Six years ago we went to Buffalo, and then for the first time in our lives we went to live separately, as Bill got married. His wife is a fine woman and I know it will break her heart. They have two babies, and if I can bring Bill back to them alive I am going to do it."

TO BE PASTOR, NOT EDITOR.

Rev. B. A. Jenkins Quits Kansas City Post for Church Work.

KANSAS CITY, Mo., Nov. 3.—In a statement made public today, the Rev. Burris A. Jenkins, who for several years has been acting as editor of The Kansas City Post, an afternoon daily, announced his retirement from newspaper work. In his statement Mr. Jenkins, who is pastor of a church here, said that "a choice was necessary between the church on the one hand and the newspaper on the other."

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many of them silk lined
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The styles are smart, the quality far better than the market afforded last fall. Plenty of variety.

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